58/80-2 (4) A

1981 ANNUAL REPORT

OF THE

Bureau of Financial Institutions

State Corporation Commission
Commonwealth of Virginia

SHOWING THE CONDITION OF

Banks
Savings and Loan Associations
Industrial Loan Associations
Credit Unions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1981

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

TABLE OF CONTENTS

Letter of Transmittal ... 3

Personnel ... 4

Legal Holidays ... 5

Organizational Chart ... 6

Domestic Deposits of State and National Banks ... 7

Banks:

- Consolidated Report of Condition, Virginia State Banks ... 8
- Consolidated Report of Income ... 9
- Operating Ratios of all State Banks ... 10-11
- Bank Applications Received and/or Acted Upon ... 12-16
- Bank Status Changes ... 17-19
- Individual Banks (Report of Condition) ... 20-63
- Alphabetical Listing by Location of State Banks and Their Banking Offices Per City and County ... 64-80
- Alphabetical Listing by Name of State Banks Showing Branches and Officers ... 81-98
- Trust Subsidiaries ... 98
- Foreign Branches and Edge Act Banks ... 98
- Registered Bank Holding Companies ... 99-100

Savings and Loans:

- Savings and Loan Holding Companies and Their Virginia Chartered Subsidiaries ... 101
- Consolidated Statement of Condition/Mutual & Stock ... 102-103
- S & L Applications Received and/or Acted Upon ... 104-105
- S & L Status Changes ... 106-107
- Statement of Condition ... 108-123
  - a. Mutual ... 108-111
  - b. Stock ... 112-123
- Alphabetical Listing by Location of State Mutual Savings & Loan Offices Per City and County ... 124-125
- Alphabetical Listing by Location of State Stock Savings & Loan Offices Per City and County ... 126-130
- Alphabetical Listing by Name of State Savings & Loans Showing Branches and Officers ... 131-136

Industrial Loan Associations:

- Industrial Loan Associations and Other Information ... 137
- Consolidated Statement of Financial Condition ... 138

Credit Unions:

- Consolidated Balance Sheet ... 139
- Consolidated Statement of Income and Expenses ... 140
- Virginia Credit Union Share Insurance Corporation—Balance Sheet ... 141
- Insured Credit Unions and Other Information ... 142-149
- Credit Union Status Changes ... 150

Nonprofit Debt Counseling Agencies ... 151

Money Order Sales ... 152

State Corporation Commission

THOMAS P. HARWOOD, JR., *Chairman*

JUNIE L. BRADSHAW PRESTON C. SHANNON

WILLIAM C. YOUNG, *Clerk of the Commission*

Report of the Bureau of Financial Institutions

RICHMOND, VIRGINIA, *December 31, 1981*

TO THE HONORABLE THE STATE CORPORATION COMMISSION
Richmond, Virginia

SIRS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1981.

Respectfully,
SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

SIDNEY A. BAILEY, *Commissioner of Financial Institutions*
RALPH S. JESSEE, *First Deputy Commissioner of Financial Institutions*

Secretaries
M.L. Kelly
D.P. Dassler

ADMINISTRATION AND FINANCE

THELMA B. GREENWOOD, *Director*

W. E. Hardy, *Assistant Financial Analyst*

Fiscal and Technical Operations
J. R. White

C.M. Ma
M. E. Nuckols
J. E. Winston
C. L. Wright

RESEARCH AND STRUCTURE

NICHOLAS C. KYRUS, *Deputy Commissioner*

G. E. Fallen, *Senior Economic Investigator*
S. F. Allen, Economic Investigator

Stenographic/Clerical
D. B. Hall
B. D. Bessent

SAFETY AND SOUNDNESS

GEORGE W. PETRY, *Deputy Commissioner*

Senior Bank Examiners
H. W. Giles
G. H. Gutshall
W. F. Kirk
G. C. Minter, Sr.
P. F. Rochette, Jr.
J. R. Turner
F. E. Young

Bank Examiners
M. W. Harris
H. H. Haskins, Jr.
J. A. Russell, Jr.
M. B. Williams

Senior Assistant Bank Examiners
E. C. Adams
P. S. Allen
C. R. Dickerson
A. M. DuPont
G. G. Gentry, Jr.
T. L. Mills
L. E. Putney, Jr.
A. A. Stathos
S. G. Sweeney

Assistant Bank Examiners
E. M. Cunningham
R. W. Evans, Jr.
E. J. Face, Jr.
R. W. Hughes
G. L. Humphries
S. V. Malone
B. S. Seaborn
C. R. Reedy
J. C. Winston
F. W. Woods

Bank Analyst
J. M. Crockett

EDP Bank Examiner
D. B. Roland

Trust Examiner
J. W. Wall, Jr.

Stenographic/Clerical
J. E. Edmonds
M. S. Lipford
S. D. Heath
E. J. Owen
T. T. Milhorn

SAVINGS & LOAN ASSOCIATIONS AND CREDIT UNIONS

LEWIS S. TRUEHEART, *Deputy Commissioner*

Examiners
G. H. Latham
P. J. Stoddard
C. B. Whittington

Assistant Examiners
W. D. Oglesby
S. W. Pemberton
F. D. South

Stenographic/Clerical
F. J. Jenkins

CONSUMER FINANCE

WALTER WIGHTMAN, *Consumer Finance Administrator*

J. J. Perry, *Supervisor*

Consumer Finance Examiners
C. L. Gregory, Jr.
J. D. Harrell, Jr.

Assistant Consumer Finance Examiners
R. E. Lockett
R. L. Wilmoth

Stenographic/Clerical
E. S. Taylor
P. M. Richardson

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 16, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

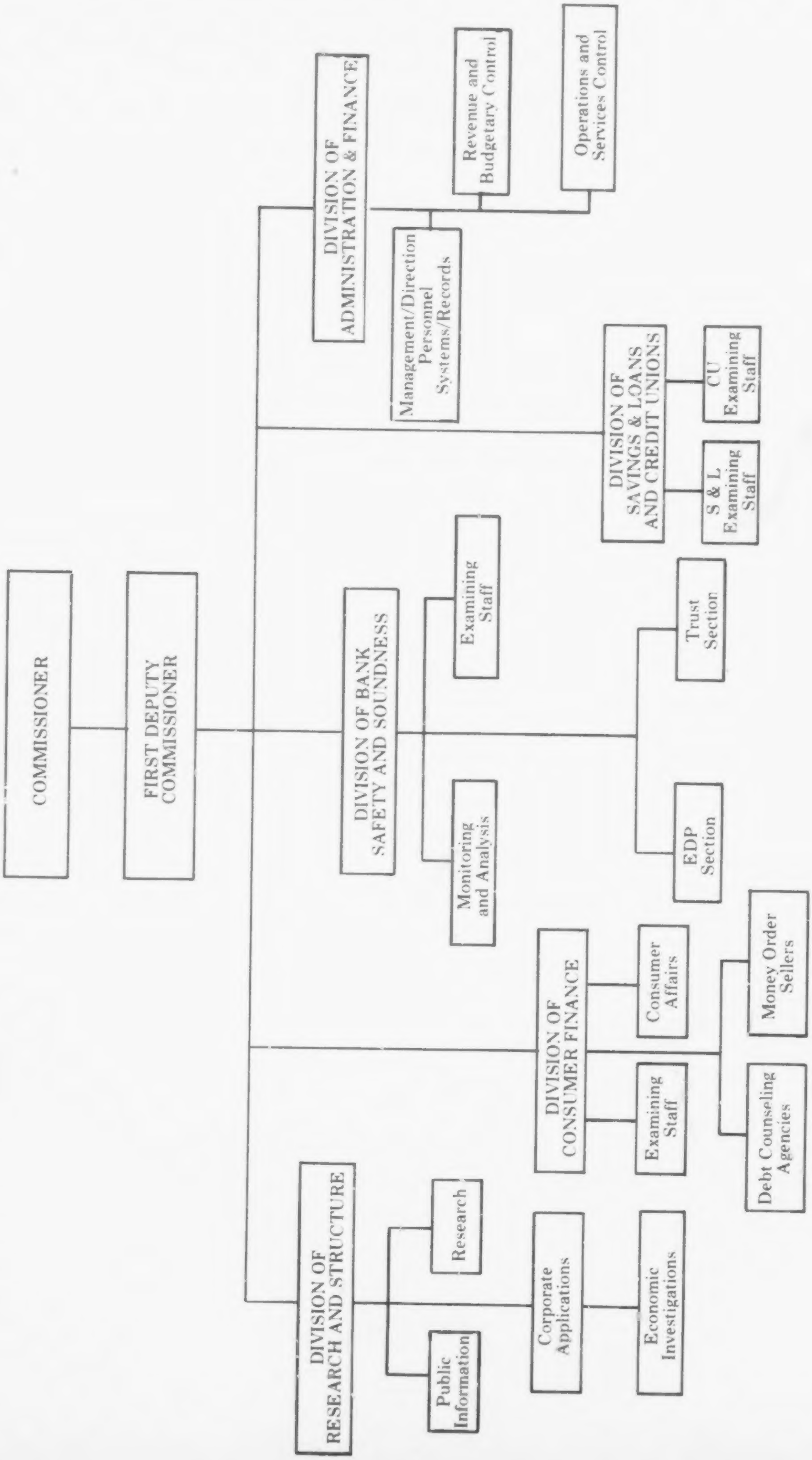
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

LEGAL HOLIDAYS

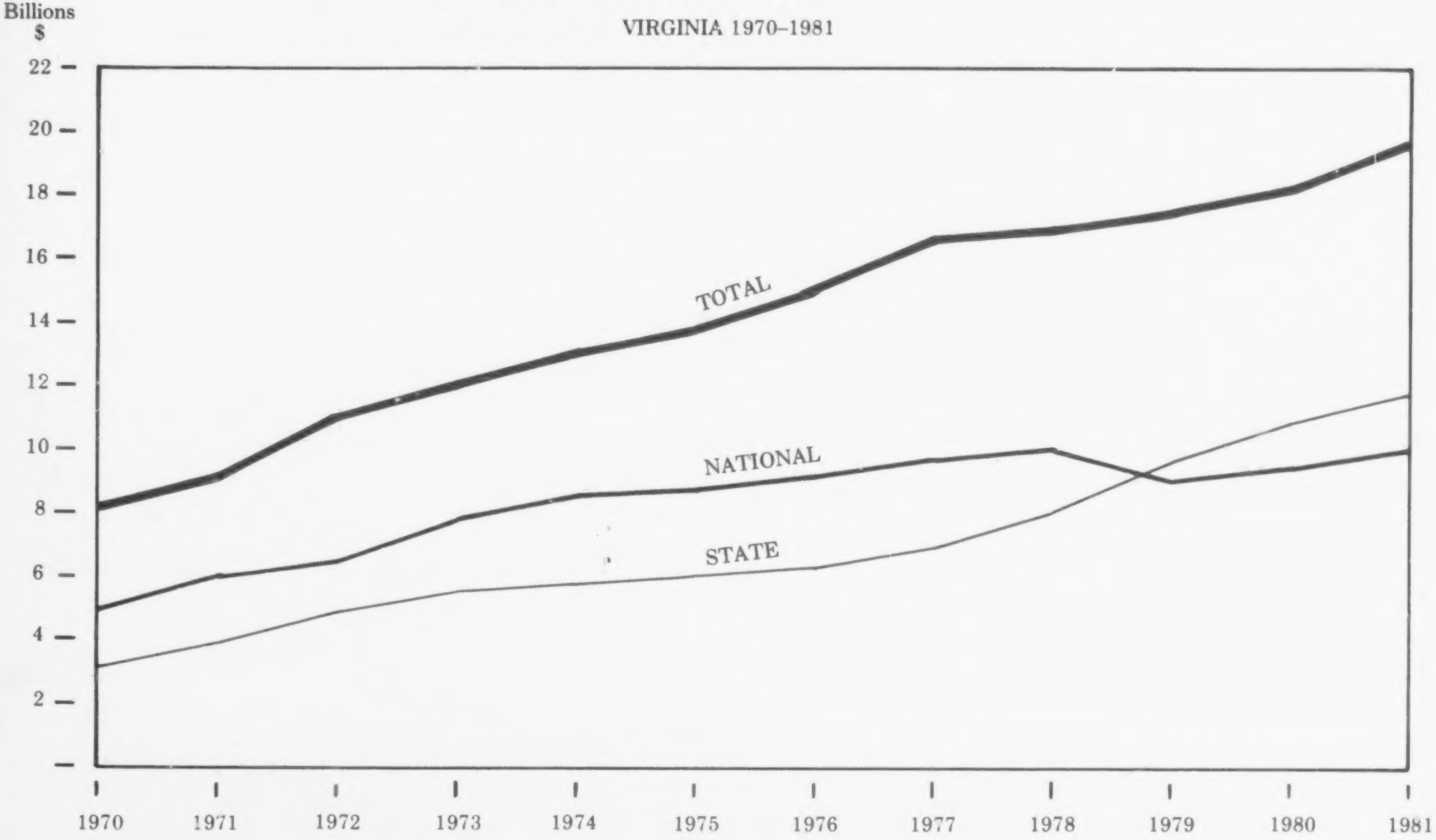
In each year the first day of January (New Year's Day and Martin Luther King, Jr. Day), the third Monday in January (Lee-Jackson Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the third Monday in October (Yorktown Day), the eleventh day of November (Veterans Day), the Tuesday next following the first Monday in November (Election Day), the fourth Thursday in November (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or, whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this State or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1-Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART


COMMISSIONER
FIRST DEPUTY COMMISSIONER
DIVISION OF RESEARCH AND STRUCTURE
Public Information
Research
Corporate Applications
Economic Investigations
DIVISION OF CONSUMER FINANCE
Examining Staff
Consumer Affairs
Debt Counseling Agencies
Money Order Sellers
DIVISION OF BANK SAFETY AND SOUNDNESS
Monitoring and Analysis
Examining Staff
EDP Section
Trust Section
DIVISION OF SAVINGS & LOANS AND CREDIT UNIONS
S & L Examining Staff
CU Examining Staff
DIVISION OF ADMINISTRATION & FINANCE
Management/Direction Personnel Systems/Records
Revenue and Budgetary Control
Operations and Services Control

DOMESTIC DEPOSITS OF STATE AND NATIONAL BANKS

VIRGINIA 1970–1981



CONSOLIDATED REPORT OF CONDITION
VIRGINIA STATE BANKS
DECEMBER 31, 1980 AND DECEMBER 31, 1981
(DOLLAR AMOUNTS IN THOUSANDS)

	157 STATE BANKS DECEMBER 31, 1980 768 BRANCHES	154 STATE BANKS DECEMBER 31, 1981 791 BRANCHES
ASSETS		
1. Cash and due from depository institutions	$ 1,136,263	$ 1,438,669
2. U.S. Treasury securities	707,726	724,485
3. Obligations of other U.S. Government agencies and corporations	543,289	675,045
4. Obligations of States and political subdivisions of the U.S.	1,618,766	1,663,814
5. All other securities	34,102	32,674
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	547,615	575,016
7. Loans, Total (excluding unearned income)	7,526,447	8,402,108
8. Less: allowance for possible loan losses	74,158	84,342
9. Loans, Net	7,452,289	8,317,766
10. Lease financing receivables	25,398	21,736
11. Bank premises, furniture, fixtures & other assets representing bank premises	306,857	339,837
12. Real estate owned other than bank premises	12,535	15,078
13. All other assets	300,368	365,921
14. TOTAL ASSETS	$ 12,685,208	$ 14,170,041
LIABILITIES		
15. Demand deposits of individuals, partnerships and corporations	$ 2,452,289	$ 2,752,846
16. Time & savings deposits of individuals, partnerships and corporations	7,073,773	8,231,747
17. Deposits of U.S. Government	30,087	31,199
18. Deposits of States & political subdivisions in the U.S.	569,775	458,680
19. Certified and officers' checks	119,416	97,741
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 10,691,112	$ 11,572,213
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBSIDIARIES	48,100	137,115
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 10,739,212	$ 11,709,328
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	558,979	896,639
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	125,897	134,238
25. Mortgage indebtedness and liability for capitalized leases	50,231	49,509
26. All other liabilities	247,401	325,754
27. TOTAL LIABILITIES	$ 11,721,720	$ 13,115,468
28. Subordinated notes and debentures	$ 8,460	$ 10,939
EQUITY CAPITAL		
29. Common stock	$ 274,161	$ 317,752
30. Surplus	267,671	298,764
31. Undivided profits & reserves for contingencies and other capital reserves	413,196	427,118
32. TOTAL EQUITY CAPITAL	$ 955,028	$ 1,043,634
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 12,685,208	$ 14,170,041

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

	1980	1981
OPERATING INCOME:		
Interest and fees on loans	$ 928,227	$ 1,160,381
Interest on balances with depository institutions	6,087	40,839
Income of Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	63,125	94,410
Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	106,449	149,063
Interest on obligations of States & political subdivisions in the U.S.	89,822	102,716
Income from all other securities	1,872	3,620
Income from lease financing	3,122	3,040
Income from fiduciary activities	11,938	13,963
Service charges on deposit accounts in domestic offices	34,219	37,583
Other service charges, commissions, and fees	24,133	41,465
Other operating income	17,397	19,504
TOTAL OPERATING INCOME	$ 1,236,391	$ 1,666,584
OPERATING EXPENSES:		
Salaries and employee benefits	$ 231,163	$ 260,266
Interest on time certificates of deposits of $100,000 or more issued by domestic offices	121,882	191,450
Interest on other deposits	468,933	646,652
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	65,288	116,548
Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money	10,239	16,451
Interest on subordinated notes and debentures	921	912
Occupancy of bank premises, Net, and furniture and equipment expense	73,962	83,835
Provision for possible loan losses	39,006	39,003
Other operating expenses	143,719	157,301
TOTAL OPERATING EXPENSES	$ 1,155,113	$ 1,512,418
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	$ 131,278	$ 154,166
APPLICABLE INCOME TAXES	$ 15,036	$ 20,797
INCOME BEFORE SECURITIES GAINS OR LOSSES	$ 116,242	$ 133,369
SECURITIES GAINS (LOSSES), NET	$ (539)	$ (8,163)
NET INCOME	$ 115,703	$ 125,206
OR		
INCOME BEFORE EXTRAORDINARY ITEMS	$ 115,703	$ 125,206
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	$ 313	$ 122
NET INCOME	$ 116,016	$ 125,328

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1981

DEPOSIT CLASSIFICATION IN MILLIONS OF DOLLARS	1-5	5-10	10-25	25-50	50-100	Over 100	All Banks
NUMBER OF BANKS IN GROUPS OF DEPOSITS	4	23	53	42	21	11	154
SOURCE AND DISTRIBUTION OF INCOME:							
Percentage of Total Operating Income:							
Interest and fees on loans	46.7	66.1	63.5	65.9	67.8	71.3	69.6
Interest on balances with depository institutions	11.3	1.7	2.2	1.4	1.8	2.7	2.4
Income on Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	22.7	13.1	10.5	7.4	5.6	4.7	5.7
Interest on U.S. Treasury securities & on obligations of other U.S. Government agencies and corporations	14.0	10.7	13.9	13.0	11.6	7.3	8.9
Interest on obligations of States & political subdivisions in the U.S.	—	1.2	4.2	7.0	7.0	6.2	6.2
Income from all other securities	0.4	0.2	0.5	0.5	0.7	0.1	0.2
Income from lease financing	—	—	—	—	—	0.3	0.2
Income from fiduciary activities	—	0.1	—	0.1	0.6	1.1	0.8
Service charges on deposit accounts in domestic offices	2.7	3.3	2.3	2.6	2.0	2.2	2.3
Other service charges, commissions & fees	1.2	2.2	2.1	1.6	2.2	2.7	2.5
Other operating income	1.0	1.4	0.8	0.5	0.7	1.4	1.2
TOTAL OPERATING INCOME	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Operating Expenses:							
Salaries and employee benefits	19.9	18.8	14.6	13.2	14.7	16.2	15.6
Interest on time certificates of deposits of $100,000 or more issued by domestic offices	3.9	8.1	10.8	8.2	9.4	12.5	11.5
Interest on other deposits	37.2	37.5	45.8	52.6	47.5	34.5	38.8
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge Act Agreement Subsidiaries	—	0.6	1.0	0.7	2.4	9.5	7.0
Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money	0.1	—	0.3	0.4	0.1	1.3	1.0
Interest on subordinated notes & debentures	—	—	—	0.1	0.1	—	0.1
Occupancy expense of bank premises, Net, and furniture & equipment expense	10.0	5.8	4.4	4.1	4.5	5.3	5.0
Provision for possible loan losses	4.0	4.0	3.4	2.5	2.1	2.2	2.3
Other operating expenses	18.5	14.7	10.4	8.9	10.0	9.2	9.4
TOTAL OPERATING EXPENSES	93.6	89.5	90.7	90.7	90.8	90.7	90.7
INCOME BEFORE INCOME TAXES & SECURITIES GAINS OR LOSSES	6.9	10.5	9.2	9.3	9.2	9.2	9.3
APPLICABLE INCOME TAXES	0.9	2.4	2.2	1.2	0.7	1.2	1.2
INCOME BEFORE SECURITIES GAINS OR LOSSES	6.0	8.0	6.9	8.2	8.5	8.0	8.0
SECURITIES GAINS (LOSSES), NET	—	—	(0.1)	(0.3)	(0.7)	(0.5)	(0.5)
INCOME BEFORE EXTRAORDINARY ITEMS	6.0	8.0	6.8	7.8	7.8	7.5	7.5
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	—	.3	—	—	—	—	—
NET INCOME	6.0	8.3	6.8	7.8	7.8	7.5	7.5

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1981

DEPOSIT CLASSIFICATION IN MILLIONS OF DOLLARS	1-5	5-10	10-25	25-50	50-100	Over 100	All Banks
NUMBER OF BANKS IN GROUPS OF DEPOSITS	4	23	53	42	21	11	154
DISTRIBUTION OF ASSETS:							
Percentage of Total Assets:							
Cash and due from depository institutions	15.5	10.1	8.3	7.8	8.2	11.0	10.1
U.S. Treasury securities	5.3	4.3	6.3	4.8	4.2	5.2	5.1
Obligations of other U.S. Government agencies and corporations	13.2	8.0	9.5	9.3	8.6	2.8	4.8
Obligations of States & political subdivisions in the U.S.	—	2.8	9.1	13.1	14.2	11.6	11.7
All other securities	0.7	0.2	0.1	0.1	0.2	0.3	0.2
Federal funds sold & securities purchased under agreements to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	16.4	9.7	8.8	6.1	3.4	3.2	4.1
Loans, Total (Excluding unearned income)	39.1	58.6	53.8	55.4	57.5	60.9	59.3
Less: allowance for possible loan losses	0.3	0.5	0.6	0.6	0.6	0.6	0.6
Loans, Net	38.8	58.1	53.2	54.8	56.9	60.3	58.7
Lease financing receivables	—	—	—	—	—	0.2	0.2
Bank premises, furniture, fixtures & other assets representing bank premises	8.4	5.3	3.0	2.3	2.5	2.3	2.4
Real estate owned other than bank premises	—	0.1	0.3	0.2	0.1	0.1	0.1
All other assets	1.7	1.4	1.4	1.5	1.7	3.0	2.6
OTHER RATIOS							
In Percentage							
Total capital account to total assets	28.0	12.0	8.7	8.0	8.3	6.8	7.4
Total capital account to total assets less U.S. Government securities & cash assets	39.2	14.5	10.6	9.6	10.0	7.9	8.7
Total capital accounts to total deposits	41.0	13.9	9.8	9.1	9.4	8.5	8.9
Time deposits to total deposits	75.2	70.9	76.7	80.1	77.0	71.4	70.3
Interest on deposits to total deposits	5.7	6.7	7.5	8.1	7.0	7.0	7.2

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1981

NEW BANKS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
2/5/81	Community Bank & Trust Company of Virginia	Northwest corner of Enterprise Street & Free Court, Sterling, Loudoun County, VA	Pending
5/28/81	Arlington Bank	4233 Wilson Boulevard, Arlington County, VA	Approved 11/25/81
12/15/81	The Bank of Alexandria	Northside of King Street, 150 feet West of its intersection with Harvard Road, City of Alexandria, VA	Pending

MERGERS

DATE RECEIVED	BANK	DISPOSITION
3/2/81	First Virginia Bank—West, Narrows, into First Virginia Bank of Roanoke Valley, Roanoke, under the charter of the latter and title First Virginia Bank—Roanoke/West.	Approved 4/9/81
3/12/81	The Peoples Bank of Hanover County, Mechanicsville, into First Virginia Bank—Colonial, Richmond, under the charter and title of First Virginia Bank—Colonial.	Approved 4/27/81
5/20/81	First and Merchants National Bank of Radford, Radford, into United Virginia Bank, Richmond, under the charter and title of United Virginia Bank.	Approved 6/12/81
8/20/81	The Covington National Bank, Covington, into First Virginia Bank—Alleghany, Covington, (phantom), under the charter and title of First Virginia Bank—Alleghany.	Approved 9/24/81
10/30/81	The Surburban Bank, Henrico County, into Big Apple Bank, Henrico County, (phantom), under the charter and title of The Suburban Bank.	Approved 11/25/81
10/30/81	The Bank of Damascus, Incorporated, Damascus, Washington County, into First Virginia Bank—Damascus, Damascus, Washington County, (phantom), under the charter and title of First Virginia Bank—Damascus.	Approved 12/4/81

BANK BRANCHES

DATE RECEIVED	BANK	LOCATION	DISPOSITION
2/1/80	The Peoples Bank of Front Royal, Front Royal, Warren County, VA	9 Commerce Avenue, Front Royal, Warren County, VA	Withdrawn 6/5/81
6/30/80	Clinch Valley Bank and Trust Company, Richlands, Tazewell County, VA	Intersection of U.S. Highway 19-460 & Virginia State Route 16, Town of Tazewell, Tazewell County, VA	Approved 1/8/81 Authority Effective 9/7/82
7/30/80	Bank of Shawsville, Shawsville, Montgomery County, VA	Northwest intersection of West Main Street & Kessling Avenue, City of Salem, VA	Approved 5/29/81
10/10/80	The Bank of Vienna, Vienna, Fairfax County, VA	101 East Holly Avenue, Sterling Park, Loudoun County, VA	Approved 4/2/81
11/14/80	The Bank of Westmoreland, Colonial Beach, Westmoreland County, VA	U.S. Route 360 & State Route 634, Heathsville, Northumberland County, VA	Approved 1/21/81
11/24/80	The State Bank of Prince William County, Dumfries, Prince William County, VA	7901 Richmond Highway, Fairfax County, VA	Approved 1/9/81
12/3/80	Bank of Isle of Wight, Smithfield, Isle of Wight County, VA	109 West Second Avenue, City of Franklin, VA	Denied 5/21/81
12/15/80	First Virginia Bank of Tidewater, City of Norfolk, VA	731 Poquoson Avenue, City of Poquoson, VA	Approved 1/21/81

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1981

DATE RECEIVED	BANK	LOCATION	DISPOSITION
1/5/81	Planters Bank and Trust Company of Virginia, Fishersville, Augusta County, VA	Northside of U.S. Route 340, approximately one-quarter mile west of its intersection with State Route 608, Stuarts Draft, Augusta County, VA	Approved 2/13/81
1/22/81	The McLean Bank, McLean, Fairfax County, Va	199 Elden Street, Herndon, Fairfax County, VA	Approved 3/17/81
2/4/81	First Virginia Bank, Falls Church, VA	7395 Lee Highway, Echo Hills Shopping Center, Fairfax County, VA	Approved 3/24/81
2/11/81	United Virginia Bank, City of Richmond, VA	1727 Peters Creek Road, City of Roanoke, VA	Approved 3/17/81
2/19/81	The Bank of Louisa, Louisa, Louisa County, VA	Southeast corner of the intersection of Mineral Avenue & Second Street, Mineral, Louisa County, VA	Approved 4/6/81
2/20/81	Cumberland Bank & Trust Company, Grundy, Buchanan County, VA	Southside of State Route 83, approximately 0.5 mile west of intersection with U.S. Route 460, Vansant, Buchanan County, VA	Approved 3/24/81
3/13/81	Peoples Bank of Danville, City of Danville, VA	140 South Main Street, Chatham, Pittsylvania County, VA	Approved 6/3/81
3/20/81	First Virginia Bank—Colonial, City of Richmond, VA	8044 West Broad Street, Fountain Square Shopping Center, Henrico County, VA	Approved 5/7/81
4/6/81	Farmers & Merchants State Bank, City of Fredericksburg, VA	Boy Scout Jamboree site, Fort A.P. Hill, Caroline County, VA	Approved 5/7/81
4/9/81	Bank of Virginia Beach, City of Virginia Beach, VA	Southeast corner of Independence Boulevard & Wishart Road, City of Virginia Beach, VA	Approved 5/14/81
4/14/81	United Virginia Bank, City of Richmond, VA	Bermuda Square Shopping Center, Intersection of U.S. Routes 1/301 and State Route 10, Chesterfield County, VA	Approved 5/29/81
5/15/81	United Virginia Bank, City of Richmond, VA	West corner of the intersection of U.S. Route 60 (Pocahontas Trail) and McLaws Circle, York County, VA	Approved 7/10/81
5/26/81	United Virginia Bank, City of Richmond, VA	Northside of State Route 3 at its intersection with Secondary State Route 710, Spotsylvania County, VA	Approved 6/24/81
5/28/81	Farmers & Merchants State Bank, City of Fredericksburg, VA	In Spotsylvania Mall, State Route 3, Spotsylvania County, VA	Approved 6/24/81
6/15/81	Lee Bank & Trust Company, Pennington Gap, Lee County, VA	Southwest corner of Church & Institute Streets, Jonesville, Lee County, VA	Approved 7/20/81
6/26/81	Bank of Newport News, City of Newport News, VA	306-308 High Street, City of Portsmouth, VA	Approved 7/30/81
7/8/81	First Virginia Bank, Falls Church, VA	Fleetwood Building, Elm Street, McLean, Fairfax County, VA	Approved 8/14/81
7/9/81	First Bassett Bank & Trust, Bassett, Henry County, VA	Riverside Highway (Alternate State Route 57) at its intersection with State Route 1235, Bassett, Henry County, VA	Approved 8/10/81
7/9/81	Central Fidelity Bank—Charlottesville, City of Charlottesville, VA	Albemarle Square Shopping Center, U.S. Route 29 North & Rio Road, Albemarle County, VA	Approved 8/14/81

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1981

DATE RECEIVED	BANK	LOCATION	DISPOSITION
7/13/81	Citizens Trust Bank, City of Portsmouth, VA	United Coast Guard Support Center, City of Portsmouth, VA	Approved 8/14/81
7/15/81	First Peninsula Bank and Trust Company, City of Hampton, VA	Southwest corner of Todds Lane and Big Bethel Road, City of Hampton, VA	Approved 9/1/81
7/31/81	Citizens Trust Bank, City of Portsmouth, VA	7530 Tidewater Drive, Farm Fresh Supermarket, City of Norfolk, VA	Approved 9/11/81
8/12/81	The Community Bank of Forest, Forest, Bedford County, VA	9009 Timberlake Road, Campbell County, VA	Approved 9/24/81
9/16/81	United Virginia Bank, City of Richmond, VA	Northeast corner of Colonial Avenue and Electric Road, Roanoke County, VA	Approved 10/23/81
10/13/81	The Northern Virginia Bank, Springfield, Fairfax County, VA	12011 Lee Jackson Memorial Highway, Fairfax County, VA	Approved 11/10/81
10/14/81	The McLean Bank, McLean, Fairfax County, VA	6832 Old Dominion Drive, McLean, Fairfax County, VA, as main office, retain 6844 Old Dominion Drive as branch	Approved 12/4/81
10/16/81	Bank of Virginia, City of Richmond, VA	Gaskins and Gayton Roads, Henrico County, VA	Approved 11/25/81
11/10/81	Farmers and Merchants Bank of Rockingham, Timberville, Rockingham County, VA	Eastside of Congress Street, 175 feet South of its intersection with Dixie Lane, New Market, Shenandoah County, VA	Pending
11/16/81	Citizens Trust Bank, City of Portsmouth, VA	5288 Providence Road, City of Virginia Beach, VA	Approved 12/11/81
12/11/81	Stonewall Jackson Bank and Trust Company, Mt. Jackson, Shenandoah County, VA	9383 Congress Street, New Market, Shenandoah County, VA	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
2/19/81	Citizens Bank of Tazewell, Tazewell County, VA	From: 555 East Riverside Drive, Tazewell, Tazewell County To: 643 East Riverside Drive, Tazewell, Tazewell County, VA	Approved 3/17/81
2/25/81	The Commercial Bank of Tysons Corner, Vienna, Fairfax County, VA	From: 8137 Leesburg Pike, Vienna, Fairfax County (authorized, unopened) To: 8399 Leesburg Pike, Vienna, Fairfax County, VA	Approved 4/13/81
3/20/81	Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, Fairfax County, VA	From: 5802 Columbia Pike, Bailey's Crossroads, Fairfax County To: 8115 Leesburg Pike, Vienna, Fairfax County, VA	Approved 4/24/81

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	BANK	LOCATION	DISPOSITION
12/10/80	Salem Bank & Trust, City of Salem, VA	From: 219 Apperson Drive, City of Salem (authorized, unopened) To: 1406 Colorado Street, City of Salem, VA	Approved 1/13/81

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1981

DATE RECEIVED	BANK	LOCATION	DISPOSITION
1/21/81	First Virginia Bank, Falls Church, VA	From: 6210 Backlick Road, Springfield, Fairfax County (authorized, unopened) To: Southwest corner of Bland Street & Amherst Avenue, Springfield, Fairfax County, VA	Approved 2/27/81
3/16/81	First Virginia Bank of Tidewater, City of Norfolk, VA	From: 225 South Rosemont Road, City of Virginia Beach To: 969 Chimney Hill Shopping Center, City of Virginia Beach, VA	Approved 4/30/81
3/20/81	Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, Fairfax County, VA	From: 8330 Old Courthouse Road, Vienna, Fairfax County To: 8115 Leesburg Pike, Vienna, Fairfax County, VA	Approved 4/24/81
9/15/81	United Virginia Bank, City of Richmond, VA	From: 1121 Arlington Boulevard, Rosslyn, Arlington County To: 1000 Wilson Boulevard, Rosslyn, Arlington County, VA	Approved 10/23/81
8/21/81	First Virginia Bank of Tidewater, City of Norfolk, VA	From: 433 Denbigh Boulevard, City of Newport News To: 397 Denbigh Boulevard, City of Newport News, VA	Approved 9/24/81
10/2/81	First Virginia Bank of Tidewater, City of Norfolk, VA	From: 3336 Holland Road, City of Virginia Beach To: Northwest corner of Lynnhaven Parkway at South Lynnhaven Road, City of Virginia Beach, VA	Approved 10/30/81
12/11/81	Bank of Virginia, City of Richmond, VA	From: 1400 Euclid Avenue, City of Bristol To: 1700 Euclid Avenue, City of Bristol, VA	Pending
12/21/81	First Virginia Bank, Falls Church, VA	From: 8383 Leesburg Pike, Vienna, Fairfax County To: 8385A Leesburg Pike, Vienna, Fairfax County, VA	Pending

EFT SHARING

DATE RECEIVED	BANK	LOCATION	DISPOSITION
3/30/81	Colonial American Bank, Lynchburg, to share eleven EFT terminals of Colonial American National Bank	(1) 2112 Colonial Avenue, S.W., (2) 1535 Hershberger Road, N.W., (3) 4203 Melrose Avenue, N.W., (4) 1202 Jamison Avenue, S.E., (5) 3403 Williamson Road, N.E., all in the City of Roanoke; (6) 7337 Williamson Road, N.W., Hollins, (7) 2730 Ogden Road, S.W., (8) Tanglewood Mall, Route 419, (9) 210 East Washington Avenue, Vinton, all in Roanoke County; (10) 2929 Keagy Road, (11) 2023 West Main Street, both in the City of Salem, VA	Approved 4/17/81
5/6/81	Citizens and Farmers Bank, West Point, King William County, VA	Northwest Corner of 19th Street and King William Avenue, West Point, King William County, VA	Approved 5/26/81
10/13/81	First Virginia Banks, Inc., to share Electronic Fund Transfer Facilities on premises of offices of the applicants of twenty affiliated banks.		Approved 10/29/81

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1981

11/25/81	Central Fidelity Bank and Central Fidelity Bank, Northern Virginia, to share the EFT terminal of Central Fidelity Bank, Charlottesville, located at 300 Preston Avenue, Charlottesville, Virginia	Approved 12/15/81

BANK STATUS CHANGES IN 1981

CERTIFICATES OF INCORPORATION

February	6	Community Bank & Trust Company of Virginia was issued a Certificate of Incorporation this date.
April	15	First Virginia Bank—Alleghany was issued a Certificate of Incorporation this date.
August	3	First Virginia Bank—Damascus was issued a Certificate of Incorporation this date.
October	14	Big Apple Bank, Henrico County, was issued a Certificate of Incorporation this date.
December	11	Miners Exchange Bank was issued a Certificate of Incorporation this date.

NEW BANKS

February	18	Citizens Bank of Tazewell opened for business at 555 East Riverside Drive, Tazewell, Tazewell County, Virginia.
April	3	Dickenson-Buchanan Bank opened for business at Main Street, Haysi, Dickenson County, Virginia
October	16	The Commercial Bank of Tysons Corner opened for business at 8399 Leesburg Pike, Vienna, Fairfax County, Virginia.

MERGERS

January	2	Farmers and Merchants Bank, Inc. of Amherst, Virginia, Amherst, merged into First Virginia Bank—South Central, Brookneal, under the charter and title of "First Virginia Bank—South Central."
April	17	Western Frederick Bank, Gore, merged into The Commercial and Savings Bank, Winchester, under the charter and title of "The Commercial and Savings Bank."
June	1	First Virginia Bank-West, Narrows, merged into First Virginia Bank-Roanoke Valley, Roanoke, under the charter of First Virginia Bank-Roanoke Valley and changed its name to "First Virginia Bank-Roanoke/West."
July	1	The Peoples Bank of Hanover County, Mechanicsville, merged into First Virginia Bank-Colonial, Richmond, under the charter and title of "First Virginia Bank-Colonial."
August	1	The Farmers Exchange Bank of Coeburn, Coeburn, merged into Virginia National Bank, Norfolk, under the charter and title of "Virginia National Bank."
October	1	First and Merchants National Bank of Radford, Radford, Virginia, merged into United Virginia Bank, Richmond, Virginia, under the charter and title of "United Virginia Bank."
November	13	Old Colony Bank and Trust Company of Williamsburg, Williamsburg, merged into Virginia National Bank, Norfolk, under the charter and title of "Virginia National Bank."

NAME CHANGES

September	22	Bank of Newport News changed its name to "American Bank."
December	23	The Commercial Bank of Tysons Corner changed its name to "The Business Bank of the United States."
	31	The Bank of Westmoreland changed its name to "First Virginia Bank-Northern Neck."

BRANCH OPENINGS

February	17	Bank of Essex, Tappahannock, opened its branch office at the Rappahannock Shopping Center, U.S. Routes 17 and 360, Tappahannock, Essex County, Virginia.
March	2	United Virginia Bank, Richmond, opened its branch office at 9072 West Broad Street Road, Tuckernuck Square Shopping Center, Henrico County, Virginia.

BANK STATUS CHANGES IN 1981

BRANCH OPENINGS

	9	First Virginia Bank of Tidewater, Norfolk, opened its branch office at 731 Poquoson Avenue, City of Poquoson, Virginia.
April	1	United Virginia Bank, Richmond, opened its branch office at 1727 Peters Creek Road, City of Roanoke, Virginia.
	13	The Community Bank, Petersburg, opened its branch office at 1104 West Washington Street, City of Petersburg, Virginia.
	18	People's Bank of Chesapeake, Chesapeake, opened its branch office at 2005 South Military Highway, City of Chesapeake, Virginia.
May	26	First Virginia Bank—Franklin County, Rocky Mount, opened its branch office at Floyd Avenue & Main Street, Rocky Mount, Franklin County, Virginia.
June	8	First American Bank of Virginia, McLean, opened its branch office at 133 South Washington Street, City of Falls Church, Virginia.
	8	The McLean Bank, McLean, opened its branch office at 199 Elden Street, Herndon, Fairfax County, Virginia.
	18	The Bank of Louisa, Louisa, opened its branch office at the southeast corner of Mineral Avenue & Second Street, Mineral, Louisa County, Virginia.
July	13	First State Bank of Wise, Wise, opened its branch office at 701 Park Avenue, City of Norton, Virginia.
	27	Farmers & Merchants State Bank, Fredericksburg, opened its branch office at the Boy Scout Jamboree Site, Fort A. P. Hill, Caroline County, Virginia.
	29	The Bank of Vienna, Vienna, opened its branch office at 101 East Holly Avenue, Sterling Park, Loudoun County, Virginia.
September	9	Chesapeake Bank & Trust, Chesapeake, opened its branch office at 1000 Airline Boulevard, City of Portsmouth, Virginia.
	21	First Virginia Bank—Eastern Shore, Onancock, opened its branch office at U.S. Route 13, New Church, Accomack County, Virginia.
October	2	The Bank of Marion, Marion, opened its branch office at the corner of South Main Street and Washington Avenue, Marion, Smyth County, Virginia.
	5	Salem Bank & Trust, Salem, opened its branch office at 1406 Colorado Street, City of Salem, Virginia.
	20	American Bank, Newport News, opened its branch at 306 High Street, City of Portsmouth, Virginia.
	21	Farmers & Merchants Bank of Boones Mill, Boones Mill, opened its branch office at the Northeast corner of State Routes 116 and 112, Franklin County, Virginia.
	21	The Bank of Damascus, Incorporated, Damascus, opened its branch office at the Northwest corner of U.S. Route 11 and State Route 704, Washington County, Virginia.
	22	First Virginia Bank, Falls Church, opened its branch office at 6862 Elm Street, McLean, Fairfax County, Virginia.
November	9	First Virginia Bank—Colonial, Richmond, opened its branch office at 8044 West Broad Street, Fountain Square Shopping Center, Henrico County, Virginia.
	18	Citizens Trust Bank, Portsmouth, opened its branch office at Farm Fresh Super Saving Center, 7530 Tidewater Drive, City of Norfolk, Virginia.
December	1	First Bassett Bank & Trust, Bassett, opened its branch office at the Southeast corner of Riverside Highway and State Route 1235, Bassett, Henry County, Virginia.
	14	United Virginia Bank, Richmond, opened its branch office at Bermuda Square Shopping Center, 11551 Jefferson Davis Highway, Chester, Chesterfield County, Virginia.
	14	Farmers & Merchants State Bank, Fredericksburg, opened its branch office at 137 Spotsylvania Mall, State Route 3, Spotsylvania County, Virginia.
	22	Bank of Virginia, Richmond, opened its branch office at the Gayton Crossing Shopping Center, 9740 Gayton Road, Henrico County, Richmond, Virginia.

BANK STATUS CHANGES IN 1981

BRANCHES ACQUIRED BY MERGER

October	1	United Virginia Bank, Richmond, acquired the following branches as a result of the merger into it of First and Merchants National Bank of Radford, Radford, Virginia: 1100 Norwood Street, City of Radford, Virginia; University Office—700 Norwood Street, City of Radford, Virginia; Kent Street Office—First and Kent Streets, City of Radford, Virginia; Ingles Office—First and Denby Streets, City of Radford, Virginia; Plaza Office—New River Shopping Center, County of Pulaski, Virginia; Fairlawn Office—Routes 114 and 600, County of Pulaski, Virginia.

MAIN OFFICE MOVES

May	23	Guaranty Bank and Trust Company moved its main office from 9651 Lee Highway, City of Fairfax, to 8315 Lee Highway, Fairfax County, Virginia.
October	16	The Commercial Bank of Tysons Corner, Vienna, moved its main office from 8137 Leesburg Pike, Fairfax County, to 8399 Leesburg Pike, Fairfax County, Virginia.

BRANCH OFFICE MOVES

January	5	United Virginia Bank, Richmond, moved its drive-in branch office from 912 East Cary Street to 206 East Main Street, both in Richmond, Virginia.
March	9	First Virginia Bank of Tidewater, Norfolk, moved its branch office from 731 Poquoson Avenue to 452 Wythe Creek Road, both in the City of Poquoson, Virginia.
	30	The Northern Virginia Bank, Springfield, moved its branch office from 8015 Braddock Road to 5250 H Port Royal Road, both in Springfield, Fairfax County, Virginia.
April	21	Burke & Herbert Bank & Trust Company, Alexandria, moved its branch office from 631 King Street to 621 King Street, both in the City of Alexandria, Virginia.
July	6	Citizens and Farmers Bank, West Point, moved its branch office from Quinton, New Kent County to a site 1,000 feet distant on State Route 249, Quinton, New Kent County, Virginia.
October	12	First Virginia Bank, Falls Church, moved its branch office from 6839 Springfield Plaza, Springfield, to 7000 Bland Street, Springfield, Virginia.
December	7	First Virginia Bank of Tidewater, Norfolk, moved its branch from 225 South Rosemont Road to 969 Chimney Hill Shopping Center, both in the City of Virginia Beach, Virginia.

BRANCH CLOSINGS

January	2	Bank of Virginia, Richmond, closed its branch office at 1360 Riverland Road, S.E., City of Roanoke, Virginia.
	2	Bank of Virginia, Richmond, closed its branch office at 1727 Peters Creek Road, City of Roanoke, Virginia.
	2	Bank of Virginia, Richmond, closed its branch office at 2139 Apperson Drive, City of Salem, Virginia.
	9	Bank of Virginia, Richmond, closed its branch office at 50 West Commerce Road, City of Richmond, Virginia.
February	27	Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, closed its branch office at 7801 Sudley Road, Prince William County, Virginia.
April	13	First Virginia Bank of Tidewater, Norfolk, closed its branch office at 731 Poquoson Avenue, City of Poquoson, Virginia.
	30	Southern Bank, Richmond, closed its branch office at 814 East Main Street, City of Richmond, Virginia.
June	30	Southern Bank, Richmond, closed its branch office at 5817 Midlothian Pike, City of Richmond, Virginia.
	30	Central Fidelity Bank, Norfolk, closed its branch office at 1520 High Street, City of Portsmouth, Virginia.
July	2	Bank of Virginia, Richmond, closed its branch office at 748 Berryville Avenue, City of Winchester, Virginia.

BANK STATUS CHANGES IN 1981

August	7	Farmers & Merchants State Bank, Fredericksburg, closed its branch office at the Boy Scout Jamboree Site, Fort A. P. Hill, Caroline County, Virginia.
November	4	Central Fidelity Bank, Norfolk, closed its branch office in Bloxom, Accomack County, Virginia.

MEMBER BANKS

January	29	Bank of Carroll, Hillsville, became a member of the Federal Reserve System this date.
March	30	The Bank of Westmoreland, Colonial Beach, became a member of the Federal Reserve System this date.
April	1	Farmers and Merchants Bank of Rockingham, Timberville, became a member of the Federal Reserve System this date.
	3	Dickenson-Buchanan Bank, Haysi, became a member of the Federal Reserve System this date.
	20	First Virginia Bank of Augusta, Staunton, became a member of the Federal Reserve System this date.
	23	Bank of Goochland, Goochland, became a member of the Federal Reserve System this date.
	23	Bank of Powhatan, Powhatan, became a member of the Federal Reserve System this date.
June	1	Consolidated Bank and Trust Company, Richmond, became a member of the Federal Reserve System this date.
	1	The Bank of Charlotte County, Phenix, became a member of the Federal Reserve System this date.
August	20	First Settlers Bank, Hayes, became a member of the Federal Reserve System this date.
October	16	The Commercial Bank of Tysons Corner, Vienna, became a member of the Federal Reserve System this date.

TRUST POWERS

March	2	Old Colony Bank and Trust Company of Williamsburg, Williamsburg, was authorized to exercise Trust Powers this date.

EFT SHARING

November	3	First Virginia Banks, Inc., to share Electronic Fund Transfer Facilities on premises of offices of the applicants of twenty affiliated banks.
December	28	Central Fidelity Bank, Norfolk, and Central Fidelity Bank, Northern Virginia, Bailey's Crossroads, to share the EFT terminal of Central Fidelity Bank, Charlottesville, located at 300 Preston Avenue, Charlottesville, Virginia.

EFT FACILITIES

September	8	Citizens and Farmers Bank, West Point, King William County, opened its facility at 19th and King William Avenues, West Point, King William County, Virginia.

	B-638 BURKE & HERBERT BANK & TRUST COMPANY ALEXANDRIA 7 OFFICES	B-906 *BANK OF AMELIA AMELIA 1 OFFICE
ASSETS		
1. Cash and due from depository institutions	$ 5,273	$ 328
2. U.S. Treasury securities	3,682	—
3. Obligations of other U.S. Government agencies & corps.	4,602	1,600
4. Obligations of States & political subdivisions in the U.S.	14,069	—
5. All other securities	—	30
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	3,400	—
7. Loans, Total (excluding unearned income)	61,426	2,415
8. Less: allowance for possible loan losses	362	14
9. Loans, Net	61,064	2,401
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	3,254	384
12. Real estate owned other than bank premises	—	—
13. All other assets	1,153	79
14. TOTAL ASSETS	$ 96,497	$ 4,822
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 26,169	$ 618
16. Time & savings deposits of individuals, partnerships & corps.	61,307	2,698
17. Deposits of U.S. Government	67	4
18. Deposits of States & political subdivisions in the U.S.	115	200
19. Certified and officers' checks	520	22
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 88,178	$ 3,542
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 88,178	$ 3,542
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	50
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	1,311	72
27. TOTAL LIABILITIES	$ 89,489	$ 3,664
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,000	$ 500
30. Surplus	2,006	500
31. Undivided profits & reserves for contingencies & other capital reserves	4,002	158
32. TOTAL EQUITY CAPITAL	$ 7,008	$ 1,158
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 96,497	$ 4,822

***Member of Federal Reserve System**

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-838 *FIRST VIRGINIA BANK-SOUTH CENTRAL AMHERST	B-818 *FIRST COMMERCIAL BANK ARLINGTON	B-773 *CENTRAL FIDELITY BANK, NORTHERN VIRGINIA BAILEY'S CROSSROADS	B-915 FIRST BASSETT BANK & TRUST BASSETT	B-784 LIBERTY BANK OF BEDFORD BEDFORD	
4 OFFICES	2 OFFICES	16 OFFICES	5 OFFICES	2 OFFICES	
$ 1,572	$ 3,719	$ 15,318	$ 17,134	$ 4,728	1
5,079	3,373	3,872	200	250	2
—	—	3,975	6,500	3,147	3
1,066	293	16,315	11,447	2,167	4
36	54	725	—	—	5
1,115	1,725	4,350	3,500	1,135	6
11,333	20,416	64,768	29,329	6,472	7
114	208	756	328	57	8
11,219	20,208	64,012	29,001	6,415	9
—	—	—	—	—	10
682	753	4,388	1,191	240	11
17	536	—	59	85	12
341	606	1,780	1,087	332	13
$ 21,127	$ 31,267	$ 114,735	$ 70,119	$ 18,499	14
$ 3,436	$ 12,542	$ 35,934	$ 18,436	$ 2,712	15
14,036	12,501	55,255	38,706	13,114	16
102	147	272	31	32	17
1,227	2,500	1,446	2,509	326	18
85	349	1,119	142	103	19
$ 18,886	$ 28,039	$ 94,026	$ 59,824	$ 16,287	20
—	—	—	—	—	21
$ 18,886	$ 28,039	$ 94,026	$ 59,824	$ 16,287	22
320	423	9,359	—	510	23
—	—	—	—	—	24
—	—	177	—	6	25
234	644	1,519	1,833	297	26
$ 19,440	$ 29,106	$ 105,081	$ 61,657	$ 17,100	27
—	—	—	—	—	28
$ 600	$ 1,006	$ 5,000	$ 1,799	$ 416	29
600	1,005	2,506	1,800	426	30
487	150	2,148	4,863	557	31
$ 1,687	$ 2,161	$ 9,654	$ 8,462	$ 1,399	32
$ 21,127	$ 31,267	$ 114,735	$70,119	$ 18,499	33

REPORT OF CONDITION

	B-12 *BANK OF CLARKE COUNTY BERRYVILLE	B-877 *BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP
	2 OFFICES	1 OFFICE
ASSETS		
1. Cash and due from depository institutions	$ 1,963	$ 772
2. U.S. Treasury securities	3,825	100
3. Obligations of other U.S. Government agencies & corps.	9	979
4. Obligations of States & political subdivisions in the U.S.	1,904	—
5. All other securities	17	24
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	6,300	—
7. Loans, Total (excluding unearned income)	17,969	4,899
8. Less: allowance for possible loan losses	212	23
9. Loans, Net	17,757	4,876
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	231	516
12. Real estate owned other than bank premises	—	—
13. All other assets	629	181
14. TOTAL ASSETS	$ 32,635	$ 7,448
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 6,277	$ 867
16. Time & savings deposits of individuals, partnerships & corps.	20,978	5,393
17. Deposits of U.S. Government	2	3
18. Deposits of States & political subdivisions in the U.S.	1,756	10
19. Certified and officers' checks	207	—
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 29,220	$ 6,273
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 29,220	$ 6,273
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	150
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	616	102
27. TOTAL LIABILITIES	$ 29,836	$ 6,525
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 165	$ 500
30. Surplus	390	300
31. Undivided profits & reserves for contingencies & other capital reserves	2,244	123
32. TOTAL EQUITY CAPITAL	$ 2,799	$ 923
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 32,635	$ 7,448

***Member of Federal Reserve System**

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-15	B-766	B-411	B-362	B-20	
*CITIZENS BANK AND TRUST COMPANY	*FIRST VIRGINIA BANK-BLAND COUNTY	THE BLUE GRASS VALLEY BANK	FARMERS & MERCHANTS BANK OF BOONES MILL, VIRGINIA	*UNION BANK AND TRUST COMPANY	
BLACKSTONE	BLAND	BLUE GRASS	BOONES MILL	BOWLING GREEN	
3 OFFICES	2 OFFICES	1 OFFICE	2 OFFICES	4 OFFICES	
$ 3,523	$ 835	$ 364	$ 776	$ 3,770	1
1,598	1,641	535	1,389	1,198	2
5,099	2,361	1,401	2,298	4,733	3
6,705	2,171	1,088	1,145	11,000	4
128	15	—	—	110	5
1,125	1,295	100	300	2,050	6
29,448	6,291	3,619	9,984	36,528	7
250	112	21	69	400	8
29,198	6,179	3,598	9,915	36,128	9
—	—	—	—	—	10
384	180	76	394	1,089	11
60	25	—	126	—	12
1,026	269	140	367	833	13
$ 48,846	$ 14,971	$ 7,302	$ 16,710	$ 60,911	14
$ 5,845	$ 2,601	$ 1,301	$ 2,258	$ 9,113	15
36,660	9,751	4,996	12,849	40,652	16
8	8	2	1	49	17
1,703	452	105	221	3,608	18
276	35	22	30	337	19
$ 44,492	$ 12,847	$ 6,426	$ 15,359	$ 53,759	20
—	—	—	—	—	21
$ 44,492	$ 12,847	$ 6,426	$ 15,359	$ 53,759	22
—	750	—	—	771	23
—	—	—	—	—	24
—	—	—	—	—	25
768	138	145	265	688	26
$ 45,260	$ 13,735	$ 6,571	$ 15,624	$ 55,218	27
—	—	—	—	—	28
$ 1,250	$ 160	$ 50	$ 700	$ 1,200	29
850	330	65	300	800	30
1,486	746	616	86	3,693	31
$ 3,586	$ 1,236	$ 731	$ 1,086	$ 5,693	32
$ 48,846	$ 14,971	$ 7,302	$ 16,710	$ 60,911	33

REPORT OF CONDITION

	B-26 *FIRST VIRGINIA BANK-PLANTERS BRIDGEWATER 3 OFFICES	B-30 BANK OF BUCHANAN BUCHANAN 1 OFFICE
ASSETS		
1. Cash and due from depository institutions	$ 1,489	$ 518
2. U.S. Treasury securities	1,768	2,095
3. Obligations of other U.S. Government agencies & corps.	4,302	708
4. Obligations of States & political subdivisions in the U.S.	3,705	2,092
5. All other securities	28	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,235	675
7. Loans, Total (excluding unearned income)	23,658	8,149
8. Less: allowance for possible loan losses	222	101
9. Loans, Net	23,436	8,048
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	596	72
12. Real estate owned other than bank premises	—	—
13. All other assets	450	24
14. TOTAL ASSETS	$ 37,009	$ 14,232
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 5,524	$ 2,104
16. Time & savings deposits of individuals, partnerships & corps.	26,902	10,396
17. Deposits of U.S. Government	7	32
18. Deposits of States & political subdivisions in the U.S.	1,117	186
19. Certified and officers' checks	175	43
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 33,725	$ 12,761
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 33,725	$ 12,761
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	159	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	44	—
26. All other liabilities	465	385
27. TOTAL LIABILITIES	$ 34,393	$ 13,146
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 600	$ 212
30. Surplus	325	326
31. Undivided profits & reserves for contingencies & other capital reserves	1,691	548
32. TOTAL EQUITY CAPITAL	$ 2,616	$ 1,086
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 37,009	$ 14,232

***Member of Federal Reserve System**

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-217 THE BANK OF SOUTHSIDE VIRGINIA CARSON 7 OFFICES	B-823 ALBEMARLE BANK AND TRUST COMPANY CHARLOTTESVILLE 2 OFFICES	B-740 CENTRAL FIDELITY BANK, CHARLOTTESVILLE CHARLOTTESVILLE 6 OFFICES	B-902 *FIRST VIRGINIA BANK-CENTRAL CHARLOTTESVILLE 6 OFFICES	B-873 CHESAPEAKE BANK & TRUST CHESAPEAKE 3 OFFICES	
$ 3,631	$ 1,766	$ 11,413	$ 2,555	$ 1,467	1
2,188	—	3,945	2,141	—	2
9,712	194	9007	696	3,200	3
16,066	—	11,403	770	—	4
450	—	499	48	—	5
2,000	931	11,700	1,300	—	6
35,873	5,534	41,206	15,053	9,763	7
75	46	541	251	101	8
35,798	5,488	40,665	14,802	9,662	9
—	—	—	—	—	10
1,105	1,306	1,586	1,184	839	11
—	—	90	—	120	12
1,150	170	2,580	353	280	13
$ 72,100	$ 9,855	$ 92,888	$ 23,849	$ 15,568	14
$ 8,888	$ 3,391	$ 14,938	$ 6,768	$ 3,852	15
47,287	3,768	50,525	14,183	7,738	16
6	20	39	42	95	17
6,346	—	9,761	6	2,010	18
179	499	751	316	175	19
$ 62,706	$ 7,678	$ 76,014	$ 21,315	$ 13.870	20
—	—	—	—	—	21
$ 62,706	$ 7,678	$ 76,014	$ 21,315	$ 13,870	22
—	—	9,439	—	—	23
—	—	—	—	—	24
—	—	—	—	—	25
1,341	235	957	272	229	26
$ 64,047	$ 7,913	$ 86,410	$ 21,587	$ 14,099	27
—	—	700	—	200	28
$ 292	$ 1,281	$ 761	$ 900	$ 662	29
2,000	—	1,531	700	425	30
5,761	661	3,486	662	182	31
$ 8,053	$ 1,942	$ 5,778	$ 2,262	$ 1,269	32
$ 72,100	$ 9,855	$ 92,888	$ 23,849	$ 15,568	33

	B-726 PEOPLE'S BANK OF CHESAPEAKE CHESAPEAKE 8 OFFICES	B-849 *THE PEOPLES BANK OF CHESTERFIELD CHESTERFIELD 4 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 2,951	$ 3,483
2. U.S. Treasury securities	650	292
3. Obligations of other U.S. Government agencies & corps.	3,200	2,900
4. Obligations of States & political subdivisions in the U.S.	3,663	5,226
5. All other securities	—	278
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	110	—
7. Loans, Total (excluding unearned income)	24,464	21,089
8. Less: allowance for possible loan losses	212	211
9. Loans, Net	24,252	20,878
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	821	1,349
12. Real estate owned other than bank premises	239	—
13. All other assets	569	752
14. TOTAL ASSETS	$ 36,455	$ 35,158
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 9,790	$ 9,299
16. Time & savings deposits of individuals, partnerships & corps.	20,414	19,808
17. Deposits of U.S. Government	2	44
18. Deposits of States & political subdivisions in the U.S.	876	1,707
19. Certified and officers' checks	414	254
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 31,496	$ 31,112
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 31,496	$ 31,112
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,456	904
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	586	469
27. TOTAL LIABILITIES	$ 33,538	$ 32,485
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 909	$ 843
30. Surplus	610	434
31. Undivided profits & reserves for contingencies & other capital reserves	1,398	1,396
32. TOTAL EQUITY CAPITAL	$ 2,917	$ 2,673
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 36,455	$ 35,158

***Member of Federal Reserve System**

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-853 THE MARINE BANK CHINCOTEAGUE 1 OFFICE	B-49 *THE BANK OF CHRISTIANSBURG CHRISTIANSBURG 3 OFFICES	B-249 *FIRST VIRGINIA BANK OF THE SOUTHWEST CHRISTIANSBURG 7 OFFICES	B-814 VIRGINIA SOUTHERN BANK CLARKSVILLE 2 OFFICES	B-820 VIRGINIA CITIZENS BANK CLINTWOOD 1 OFFICE	
$ 2,038	$ 5,995	$ 2,465	$ 1,100	$ 4,219	1
—	1,366	5,203	200	849	2
91	6,877	4,350	1,900	1,023	3
200	3,867	6,918	1,721	4,194	4
—	39	54	—	—	5
150	980	800	2,705	1,699	6
4,476	32,601	23,953	12,593	8,552	7
14	493	240	78	98	8
4,462	32,108	23,713	12,515	8,454	9
—	—	—	—	—	10
265	1,653	1,280	850	347	11
—	511	—	—	—	12
155	1,084	621	334	313	13
$ 7,361	$ 54,480	$ 45,404	$ 21,325	$ 21,098	14
$ 1,234	$ 5,517	$ 6,165	$ 2,957	$ 4,379	15
5,179	38,503	34,447	16,044	12,293	16
—	28	170	9	211	17
54	2,816	525	451	1,528	18
42	166	297	46	36	19
$ 6,509	$ 47,030	$ 41,604	$ 19,507	$ 18,447	20
—	—	—	—	—	21
$ 6,509	$ 47,030	$ 41,604	$ 19,507	$ 18,447	22
—	1,177	—	—	—	23
—	—	—	—	—	24
44	1,176	—	—	—	25
119	886	630	406	305	26
$ 6,672	$ 50,269	$ 42,234	$ 19,913	$ 18,752	27
—	—	—	—	—	28
$ 208	$ 600	$ 1,000	$ 758	$ 255	29
186	700	800	263	255	30
295	2,911	1,370	391	1,836	31
$ 689	$ 4,211	$ 3,170	$ 1,412	$ 2,346	32
$ 7,361	$ 54,480	$ 45,404	$ 21,325	$ 21,098	33

REPORT OF CONDITION

	B-899	B-787
	*PIEDMONT TRUST BANK	*FIRST VIRGINIA BANK-NORTHERN NECK
	COLLINSVILLE	COLONIAL BEACH
	7 OFFICES	5 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 6,925	$ 2,988
2. U.S. Treasury securities	5,775	7,799
3. Obligations of other U.S. Government agencies & corps	9,434	8,050
4. Obligations of States & political subdivisions in the U.S.	21,534	9,726
5. All other securities	185	90
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	2,200	—
7. Loans, Total (excluding unearned income)	91,647	36,686
8. Less: allowance for possible loan losses	1,099	277
9. Loans, Net	90,548	36,409
10. Lease financing receivables	82	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	3,098	1,961
12. Real estate owned other than bank premises	11	8
13. All other assets	2,078	974
14. TOTAL ASSETS	$ 141,870	$ 68,005
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 22,842	$ 8,051
16. Time & savings deposits of individuals, partnerships & corps	92,032	51,942
17. Deposits of U.S. Government	300	35
18. Deposits of States & political subdivisions in the U.S.	2,840	1,935
19. Certified and officers' checks	1,220	250
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	119,234	$ 62,213
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 119,234	$ 62,213
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	7,989	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	927	295
25. Mortgage indebtedness and liability for capitalized leases	26	—
26. All other liabilities	2,587	804
27. TOTAL LIABILITIES	$ 130,763	$ 63,312
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 3,690	$ 1,500
30. Surplus	2,000	1,500
31. Undivided profits & reserves for contingencies & other capital reserves	5,417	1,693
32. TOTAL EQUITY CAPITAL	$ 11,107	$ 4,693
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 141,870	$ 68,005

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-447 SOUTHAMPTON COUNTY BANK COURTLAND	B-893 *THE STATE BANK OF THE ALLEGHENIES COVINGTON	B-65 THE BANK OF DAMASCUS, INCORPORATED DAMASCUS	B-471 FIRST STATE BANK DANVILLE	B-894 *PEOPLES BANK OF DANVILLE DANVILLE	
4 OFFICES	1 OFFICE	4 OFFICES	2 OFFICES	2 OFFICES	
$ 11,218	$ 875	$ 2,714	$ 777	$ 1,855	1
945	—	1,783	1,554	1,002	2
219	1,557	3,200	1,456	2,528	3
3,332	—	3,528	2,624	5,404	4
—	21	—	—	32	5
600	770	3,950	250	4,700	6
17,054	4,332	19,727	5,848	17,527	7
196	41	231	30	43	8
16,858	4,291	19,496	5,818	17,484	9
—	—	—	—	—	10
611	428	524	319	814	11
—	25	—	—	57	12
417	94	747	256	352	13
$ 34,200	$ 8,061	$ 35,942	$ 13,054	$ 34,228	14
$ 5,148	$ 1,136	$ 4,168	$ 1,795	$ 6,572	15
22,806	5,837	27,356	7,910	23,277	16
16	—	14	90	—	17
2,052	200	397	849	407	18
316	28	166	318	272	19
$ 30,338	$ 7,201	$ 32,101	$ 10,962	$ 30,528	20
—	—	—	—	—	21
$ 30,338	$ 7,201	$ 32,101	$ 10,962	$ 30,528	22
991	—	—	—	—	23
—	—	—	5	445	24
—	—	—	43	475	25
519	123	623	157	430	26
$ 31,848	$ 7,324	$ 32,724	$ 11,167	$ 31,378	27
600	—	—	—	500	28
$ 346	$ 444	$ 300	$ 250	$ 605	29
419	306	300	1,250	444	30
987	(13)	2,618	387	801	31
$ 1,752	$ 737	$ 3,218	$ 1,887	$ 1,850	32
$ 34,200	$ 8,061	$ 35,942	$ 13,054	$ 34,228	33

REPORT OF CONDITION

	B-655 VIRGINIA BANK AND TRUST COMPANY DANVILLE	B-755 THE STATE BANK OF PRINCE WILLIAM COUNTY DUMFRIES
	2 OFFICES	3 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 940	$ 1,023
2. U.S. Treasury securities	1,148	705
3. Obligations of other U.S. Government agencies & corps.	9,677	505
4. Obligations of States & political subdivisions in the U.S.	4,426	50
5. All other securities	10	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,525	—
7. Loans, Total (excluding unearned income)	13,991	6,206
8. Less: allowance for possible loan losses	294	72
9. Loans, Net	13,697	6,134
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	708	288
12. Real estate owned other than bank premises	—	—
13. All other assets	628	157
14. TOTAL ASSETS	$ 32,759	$ 8,862
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 4,190	$ 4,353
16. Time & savings deposits of individuals, partnerships & corps.	24,442	3,204
17. Deposits of U.S. Government	3	20
18. Deposits of States & political subdivisions in the U.S.	1,200	62
19. Certified and officers' checks	278	93
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	30,113	$ 7,732
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 30,113	$ 7,732
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	225
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	509	144
27. TOTAL LIABILITIES	$ 30,622	$ 8,101
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 250	$ 635
30. Surplus	450	376
31. Undivided profits & reserves for contingencies & other capital reserves	1,437	(250)
32. TOTAL EQUITY CAPITAL	$ 2,137	$ 761
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 32,759	$ 8,862

***Member of Federal Reserve System**

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-531	B-856	B-508	B-430	B-904	
THE EASTVILLE BANK	*THE FARMERS BANK OF EDINBURG, INCORPORATED	PEOPLES BANK OF EWING	THE PEOPLES TRUST BANK	*THE GEORGE MASON BANK	
EASTVILLE	EDINBURG	EWING	EXMORE	FAIRFAX	
1 OFFICE	2 OFFICES	2 OFFICES	1 OFFICE	2 OFFICES	
$ 481	$ 6,461	$ 1,051	$ 1,087	$ 5,236	1
2,485	100	3,670	1,184	1,293	2
4,005	950	972	6,650	1,884	3
1,724	1,329	2,582	2,190	1,707	4
—	33	—	—	58	5
1,925	1,575	1,835	1,400	1,190	6
7,034	15,452	5,879	8,941	14,503	7
85	178	80	10	142	8
6,949	15,274	5,799	8,931	14,361	9
—	—	—	—	—	10
323	315	251	489	1,174	11
—	22	31	—	—	12
7	261	414	2	615	13
$ 17,899	$ 26,320	$ 16,605	$ 21,933	$ 27,518	14
$ 2,955	$ 3,269	$ 3,662	$ 4,888	$ 4,895	15
12,314	20,095	10,909	14,571	15,776	16
40	9	15	15	22	17
526	125	100	333	1,107	18
19	118	60	42	433	19
$ 15,854	$ 23,616	$ 14,746	$ 19,849	$ 22,233	20
—	—	—	—	—	21
$ 15,854	$ 23,616	$ 14,746	$ 19,849	$ 22,233	22
—	—	—	—	1,833	23
—	—	—	—	490	24
—	14	—	—	—	25
16	506	332	31	389	26
$ 15,870	$ 24,136	$ 15,078	$ 19,880	$ 24,945	27
—	—	—	—	—	28
$ 275	$ 222	$ 235	$ 400	$ 983	29
400	888	465	300	938	30
1,354	1,074	827	1,353	652	31
$ 2,029	$ 2,184	$ 1,527	$ 2,053	$ 2,573	32
$ 17,899	$ 26,320	$ 16,605	$ 21,933	$ 27,518	33

REPORT OF CONDITION

	B-713 GUARANTY BANK AND TRUST COMPANY FAIRFAX 5 OFFICES	B-746 *FIRST VIRGINIA BANK FALLS CHURCH 58 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 7,393	$ 78,381
2. U.S. Treasury securities	4,333	60,195
3. Obligations of other U.S. Government agencies & corps	3,100	30,262
4. Obligations of States & political subdivisions in the U.S.	8,654	61,830
5. All other securities	—	1,012
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	15,000
7. Loans, Total (excluding unearned income)	51,454	465,366
8. Less: allowance for possible loan losses	463	5,066
9. Loans, Net	50,991	460,300
10. Lease financing receivables	—	3,656
11. Bank premises, furniture, fixtures & other assets representing bank premises	3,133	12,266
12. Real estate owned other than bank premises	120	277
13. All other assets	3,107	9,362
14. TOTAL ASSETS	$ 80,831	$ 732,541
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 21,323	$ 180,296
16. Time & savings deposits of individuals, partnerships & corps.	44,156	471,219
17. Deposits of U.S. Government	112	706
18. Deposits of States & political subdivisions in the U.S.	2,564	6,822
19. Certified and officers' checks	710	4,964
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 68,865	$ 664,007
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 68,865	$ 664,007
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	2,000	6,545
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases.	—	261
26. All other liabilities	2,643	7,526
27. TOTAL LIABILITIES	$ 73,508	$ 678,339
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,899	$ 12,450
30. Surplus	2,668	17,180
31. Undivided profits & reserves for contingencies & other *capital reserves*	2,756	24,572
32. TOTAL EQUITY CAPITAL	$ 7,323	$ 54,202
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 80,831	$ 732,541

***Member of Federal Reserve System**

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-550	B-85	B-918	B-799	B-87	
THE PEOPLES BANK OF STAFFORD	THE BANK OF FINCASTLE	*JEFFERSON BANK OF THE VALLEY	PLANTERS BANK & TRUST COMPANY OF VIRGINIA	THE BANK OF FLOYD	
FALMOUTH	FINCASTLE	FISHERSVILLE	FISHERSVILLE	FLOYD	
5 OFFICES	2 OFFICES	5 OFFICES	7 OFFICES	1 OFFICE	
$ 2,578	$ 795	$ 1,114	$ 4,618	$ 2,713	1
3,501	1,399	2,692	495	6,229	2
—	700	2,708	9,490	7,525	3
3,560	650	1,164	12,964	9,103	4
—	—	34	—	—	5
2,800	3,350	325	1,350	1,070	6
14,693	6,087	7,706	49,554	21,767	7
203	49	108	543	281	8
14,490	6,038	7,598	49,011	21,486	9
—	—	—	—	—	10
1,135	143	1,044	2,040	764	11
—	—	70	41	—	12
290	48	511	677	1,081	13
$ 28,354	$ 13,123	$ 17,220	$ 80,686	$ 49,971	14
$ 6,671	$ 1,822	$ 3,079	$ 15,390	$ 5,330	15
17,433	7,504	11,452	54,796	38,399	16
2	17	1	1	8	17
1,011	2,788	786	1,588	1,183	18
190	42	144	637	209	19
$ 25,307	$ 12,173	$ 15,462	$ 72,412	$ 45,129	20
—	—	—	—	—	21
$ 25,307	$ 12,173	$ 15,462	$ 72,412	$ 45,129	22
—	—	—	462	—	23
—	—	—	—	—	24
24	—	—	—	—	25
93	55	202	713	578	26
$ 25,424	$ 12,228	$ 15,664	$ 73,587	$ 45,707	27
—	—	—	—	—	28
$ 600	54	$ 750	$ 2,234	$ 600	29
1,000	324	375	2,234	1,200	30
1,330	517	431	2,631	2,464	31
$ 2,930	$ 895	$ 1,556	$ 7,099	$ 4,264	32
$ 28,354	$ 13,123	$ 17,220	$ 80,686	$ 49,971	33

REPORT OF CONDITION

	B-897	B-768
	*THE COMMUNITY BANK OF FOREST	THE BANK OF FRANKLIN
	FOREST	FRANKLIN
	1 OFFICE	2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,752	$ 1,892
2. U.S. Treasury securities	—	399
3. Obligations of other U.S. Government agencies & corps	150	800
4. Obligations of States & political subdivisions in the U.S.	—	816
5. All other securities	23	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	150	2,600
7. Loans, Total (excluding unearned income)	2,281	8,553
8. Less: allowance for possible loan losses	25	99
9. Loans, Net	2,256	8,454
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	652	606
12. Real estate owned other than bank premises	—	—
13. All other assets	121	99
14. TOTAL ASSETS	$ 5,104	$ 15,666
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 1,250	$ 3,208
16. Time & savings deposits of individuals, partnerships & corps.	2,650	10,814
17. Deposits of U.S. Government	8	—
18. Deposits of States & political subdivisions in the U.S.	17	120
19. Certified and officers' checks	33	89
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 3,958	$ 14,231
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 3,958	$ 14,231
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	377	8
26. All other liabilities	50	186
27. TOTAL LIABILITIES	$ 4,385	$ 14,425
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 527	$ 209
30. Surplus	264	416
31. Undivided profits & reserves for contingencies & other capital reserves	(72)	616
32. TOTAL EQUITY CAPITAL	$ 719	$ 1,241
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 5,104	$ 15,666

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-654 *FARMERS & MERCHANTS STATE BANK FREDERICKSBURG 8 OFFICES	B-801 THE PEOPLES BANK OF FRONT ROYAL FRONT ROYAL 2 OFFICES	B-792 *BANK OF GOOCHLAND GOOCHLAND 3 OFFICES	B-470 CUMBERLAND BANK & TRUST COMPANY GRUNDY 6 OFFICES	B-809 *MINER'S AND MERCHANT'S BANK AND TRUST COMPANY GRUNDY 2 OFFICES	
$ 5,079	$ 1,140	$ 1,633	$ 28,232	$ 3,762	1
3,587	590	1,900	3,133	454	2
4,300	1,201	5,551	3,316	1,450	3
11,166	684	7,380	20,695	5,588	4
61	—	30	—	47	5
2,150	150	1,050	11,175	1,950	6
49,365	6,928	20,326	114,476	26,341	7
451	44	244	2,160	353	8
48,914	6,884	20,082	112,316	25,988	9
—	—	—	—	—	10
2,173	514	797	4,620	512	11
123	100	—	405	110	12
829	360	584	2,678	680	13
$ 78,382	$ 11,623	$ 39,007	$ 186,570	$ 40,541	14
$ 16,942	$ 2,466	$ 5,842	$ 27,528	$ 6,217	15
51,961	7,301	27,895	115,884	27,301	16
105	29	19	738	42	17
1,755	430	545	19,158	2,989	18
637	52	355	863	405	19
$ 71,400	$ 10,278	$ 34,656	$ 164,171	$ 36,954	20
—	—	—	—	—	21
$ 71,400	$ 10,278	$ 34,656	$ 164,171	$ 36,954	22
—	—	75	—	232	23
—	—	—	3,020	630	24
—	67	—	—	—	25
734	193	1,347	3,669	385	26
$ 72,134	$ 10,538	$ 36,078	$ 170,860	$ 38,201	27
—	—	—	1,000	—	28
$ 924	$ 524	$ 500	$ 1,714	$ 420	29
1,100	400	500	1,309	1,143	30
4,224	161	1,929	11,687	777	31
$ 6,248	$ 1,085	$ 2,929	$ 14,710	$ 2,340	32
$ 78,382	$ 11,623	$ 39,007	$ 186,570	$ 40,541	33

REPORT OF CONDITION

	B-770 FIRST PENINSULA BANK AND TRUST COMPANY HAMPTON 2 OFFICES	B-925 MASSANUTTEN BANK & TRUST COMPANY HARRISONBURG 2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,308	$ 656
2. U.S. Treasury securities	1,761	2,370
3. Obligations of other U.S. Government agencies & corps.	2,099	1,672
4. Obligations of States & political subdivisions in the U.S.	305	1,894
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	1,610
7. Loans, Total (excluding unearned income)	10,319	7,596
8. Less: allowance for possible loan losses	118	67
9. Loans, Net	10,201	7,529
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	558	845
12. Real estate owned other than bank premises	—	—
13. All other assets	362	282
14. TOTAL ASSETS	16,594	$ 16,858
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 3,607	$ 2,559
16. Time & savings deposits of individuals, partnerships & corps.	8,032	10,793
17. Deposits of U.S. Government	31	—
18. Deposits of States & political subdivisions in the U.S.	2,371	1,447
19. Certified and officers' checks	115	68
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 14,156	$ 14,867
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 14,156	$ 14,867
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	764	142
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	24
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	436	246
27. TOTAL LIABILITIES	$ 15,356	$ 15,279
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 700	$ 684
30. Surplus	291	562
31. Undivided profits & reserves for contingencies & other capital reserves	247	333
32. TOTAL EQUITY CAPITAL	$ 1,238	$ 1,579
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 16,594	$ 16,858

***Member of Federal Reserve System**

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-895 *FIRST SETTLERS BANK HAYES 2 OFFICES	B-926 *DICKENSON-BUCHANAN BANK HAYSI 1 OFFICE	B-291 *BANK OF NORTHUMBERLAND, INCORPORATED HEATHSVILLE 2 OFFICES	B-898 *BANK OF CARROLL HILLSVILLE 3 OFFICES	B-767 PEOPLES BANK, INC. HONAKER 3 OFFICES	
$ 769	$ 944	$ 1,552	$ 764	$ 2,216	1
—	—	2,020	1,059	449	2
1,125	840	5,976	2,342	791	3
150	—	3,905	1,887	4,707	4
30	38	15	21	—	5
100	2,041	—	1,225	2,300	6
7,283	2,120	16,892	6,535	18,616	7
41	12	195	102	110	8
7,242	2,108	16,697	6,433	18,506	9
—	—	—	—	—	10
604	182	545	402	781	11
—	—	—	5	—	12
149	65	48	303	101	13
$ 10,169	$ 6,218	$ 30,758	$ 14,441	$ 29,851	14
$ 1,921	$ 987	$ 3,550	$ 2,422	$ 5,552	15
6,777	2,717	23,586	8,694	19,380	16
—	3	18	—	148	17
100	805	909	826	2,163	18
72	34	144	62	182	19
$ 8,870	$ 4,546	$ 28,207	$ 12,004	$ 27,425	20
—	—	—	—	—	21
$ 8,870	$ 4,546	$ 28,207	$ 12,004	$ 27,425	22
85	—	—	1,169	—	23
—	—	—	—	—	24
—	39	—	25	—	25
119	86	309	230	408	26
$ 9,074	$ 4,671	$ 28,516	$ 13,428	$ 27,833	27
—	—	—	—	—	28
$ 500	$ 750	$ 317	$ 250	$ 370	29
500	550	682	450	515	30
95	247	1,243	313	1,133	31
$ 1,095	$ 1,547	$ 2,242	$ 1,013	$ 2,018	32
$ 10,169	$ 6,218	$ 30,758	$ 14,441	$ 29,851	33

REPORT OF CONDITION

	B-796	B-778
	*FIRST VIRGINIA BANK-SOUTH	THE LUNENBURG COUNTY BANK
	HURT	KENBRIDGE
	5 OFFICES	2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 2,521	$ 685
2. U.S. Treasury securities	3,237	—
3. Obligations of other U.S. Government agencies & corps	6,916	1,050
4. Obligations of States & political subdivisions in the U.S.	6,143	2,117
5. All other securities	60	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,155	1,550
7. Loans, Total (excluding unearned income)	38,200	8,626
8. Less: allowance for possible loan losses	445	99
9. Loans, Net	37,755	8,527
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,284	622
12. Real estate owned other than bank premises	—	22
13. All other assets	751	146
14. TOTAL ASSETS	$ 59,822	$ 14,719
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 5,938	$ 2,208
16. Time & savings deposits of individuals, partnerships & corps	47,782	10,708
17. Deposits of U.S. Government	14	32
18. Deposits of States & political subdivisions in the U.S.	161	310
19. Certified and officers' checks	188	135
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 54,083	$ 13,393
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 54,083	$ 13,393
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	865	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	867	238
27. TOTAL LIABILITIES	$ 55,815	$ 13,631
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,200	$ 184
30. Surplus	800	362
31. Undivided profits & reserves for contingencies & other capital reserves	2,007	542
32. TOTAL EQUITY CAPITAL	$ 4,007	$ 1,088
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 59,822	$ 14,719

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-656	B-625	B-832	B-739	B-892	
*STATE BANK OF KEYSVILLE	*BANK OF LANCASTER	*KING GEORGE STATE BANK, INC.	THE BANK OF BRUNSWICK	*FIRST RUSSELL COUNTY BANK AND TRUST COMPANY	
KEYSVILLE	KILMARNOCK	KING GEORGE	LAWRENCEVILLE	LEBANON	
1 OFFICE	1 OFFICE	1 OFFICE	1 OFFICE	1 OFFICE	
$ 797	$ 3,914	$ 985	$ 746	$ 965	1
200	1,676	74	548	199	2
1,097	1,803	—	1,975	350	3
2,955	6,960	839	808	—	4
20	357	15	232	24	5
3,300	100	2,000	2,840	1,905	6
11,490	29,799	6,133	7,024	5,645	7
135	259	70	70	23	8
11,355	29,540	6,063	6,954	5,622	9
—	—	—	—	—	10
681	1,767	249	236	584	11
—	42	—	150	—	12
39	561	45	214	182	13
$ 20,444	$ 46,720	$ 10,270	$ 14,703	$ 9,831	14
$ 2,147	$ 6,079	$ 2,170	$ 2,011	$ 674	15
15,277	35,904	6,462	10,905	6,577	16
2	33	—	48	3	17
764	410	454	472	1,497	18
124	209	69	34	86	19
$ 18,314	$ 42,635	$ 9,155	$ 13,470	$ 8,837	20
—	—	—	—	—	21
$ 18,314	$ 42,635	$ 9,155	$ 13,470	$ 8,837	22
—	—	—	—	—	23
—	—	—	—	—	24
—	—	—	—	15	25
—	225	97	187	68	26
$ 18,314	$ 42,860	$ 9,252	$ 13,657	$ 8,920	27
—	—	—	—	—	28
$ 150	$ 900	$ 300	$ 243	$ 500	29
510	1,000	300	485	300	30
1,470	1,960	418	318	111	31
$ 2,130	$ 3,860	$ 1,018	$ 1,046	$ 911	32
$ 20,444	$ 46,720	$ 10,270	$ 14,703	$ 9,831	33

REPORT OF CONDITION

	B-848 THE BANK OF LOUISA LOUISA 2 OFFICES	B-821 PEOPLES BANK OF NELSON LOVINGSTON 2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,309	$ 2,538
2. U.S. Treasury securities	799	693
3. Obligations of other U.S. Government agencies & corps.	1,101	803
4. Obligations of States & political subdivisions in the U.S.	—	505
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,550	950
7. Loans, Total (excluding unearned income)	3,534	9,111
8. Less: allowance for possible loan losses	30	82
9. Loans, Net	3,504	9,029
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	467	427
12. Real estate owned other than bank premises	22	—
13. All other assets	103	198
14. TOTAL ASSETS	$ 8,855	$ 15,143
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 1,223	$ 2,895
16. Time & savings deposits of individuals, partnerships & corps.	5,755	9,046
17. Deposits of U.S. Government	4	87
18. Deposits of States & political subdivisions in the U.S.	962	1,468
19. Certified and officers' checks	64	65
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 8,008	$ 13,561
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 8,008	$ 13,561
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	228
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	205	366
27. TOTAL LIABILITIES	$ 8,213	$ 14,155
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 250	$ 345
30. Surplus	250	365
31. Undivided profits & reserves for contingencies & other capital reserves	142	278
32. TOTAL EQUITY CAPITAL	$ 642	$ 988
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 8,855	$ 15,143

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-916 COLONIAL AMERICAN BANK-LYNCHBURG LYNCHBURG	B-817 *BANK OF THE JAMES MANAKIN-SABOT	B-890 INDEPENDENT BANK OF MANASSAS MANASSAS	B-129 THE BANK OF MARION MARION	B-304 *FARMERS BANK OF MATHEWS MATHEWS	
2 OFFICES	3 OFFICES	1 OFFICE	3 OFFICES	1 OFFICE	
$ 626	$ 743	$ 1,096	$ 3,184	$ 1,779	1
—	544	10	1,601	2,608	2
—	1,507	—	3,837	2,756	3
—	1,008	—	4,352	4,303	4
19	21	—	—	45	5
250	1,950	1,500	2,550	2,450	6
5,192	5,923	6,190	23,376	22,254	7
12	76	62	266	244	8
5,180	5,847	6,128	23,110	22,010	9
—	—	—	—	—	10
99	323	447	849	1,102	11
123	—	4	3	10	12
74	18[illegible]	75	774	369	13
$ 6,371	$ 12,123	$ 9,260	$ 40,260	$ 37,432	14
$ 1,436	$ 2,396	$ 4,559	$ 5,015	$ 4,129	15
4,093	7,670	3,219	29,731	29,692	16
18	11	—	88	5	17
115	669	1	1,113	1,266	18
69	99	107	163	199	19
$ 5,731	$ 10,845	$ 7,886	$ 36,110	$ 35,291	20
—	—	—	—	—	21
$ 5,731	$ 10,845	$ 7,886	$ 36,110	$ 35,291	22
—	33	—	—	—	23
—	—	—	—	—	24
—	—	—	40	7	25
70	208	139	614	326	26
$ 5,801	$ 11,086	$ 8,025	$ 36,764	$ 35,624	27
—	—	—	—	—	28
$ 671	$ 331	$ 669	$ 500	$ 750	29
538	352	245	500	750	30
(639)	354	321	2,496	308	31
$ 570	$ 1,037	$ 1,235	$ 3,496	$ 1,808	32
$ 6,371	$ 12,123	$ 9,260	$ 40,260	$ 37,432	33

	B-131 THE BANK OF McKENNEY, INCORPORATED McKENNEY 1 OFFICE	B-708 FIRST AMERICAN BANK OF VIRGINIA McLEAN 45 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 535	$ 54,812
2. U.S. Treasury securities	530	95,702
3. Obligations of other U.S. Government agencies & corps.	3,168	10,501
4. Obligations of States & political subdivisions in the U.S.	198	112,232
5. All other securities	9	106
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	2,500	96,500
7. Loans, Total (excluding unearned income)	5,543	553,486
8. Less: allowance for possible loan losses	99	3,533
9. Loans, Net	5,444	549,953
10. Lease financing receivables	—	2,038
11. Bank premises, furniture, fixtures & other assets representing bank premises	38	25,597
12. Real estate owned other than bank premises	—	50
13. All other assets	—	13,081
14. TOTAL ASSETS	$ 12,422	$ 960,572
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 1,699	$ 233,471
16. Time & savings deposits of individuals, partnerships & corps.	8,161	499,506
17. Deposits of U.S. Government	1	2,105
18. Deposits of States & political subdivisions in the U.S.	1,791	75,941
19. Certified and officers' checks	61	10,657
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 11,713	$ 821,680
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 11,713	$ 821,680
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	42,642
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	5,652
25. Mortgage indebtedness and liability for capitalized leases	—	101
26. All other liabilities	1	13,524
27. TOTAL LIABILITIES	$ 11,714	$ 883,599
28. Subordinated notes and debentures	—	1,917
EQUITY CAPITAL		
29. Common stock	$ 25	$ 17,814
30. Surplus	300	16,303
31. Undivided profits & reserves for contingencies & other capital reserves	383	40,939
32. TOTAL EQUITY CAPITAL	$ 708	75,056
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 12,422	$ 960,572

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-745 THE McLEAN BANK McLEAN	B-134 FIRST AND CITIZENS BANK MONTEREY	B-253 THE BANK OF MONTROSS MONTROSS	B-384 *PEOPLES BANK OF MONTROSS MONTROSS	B-905 *STONEWALL JACKSON BANK AND TRUST COMPANY MOUNT JACKSON	
3 OFFICES	1 OFFICE	3 OFFICES	1 OFFICE	2 OFFICES	
$ 3,559	$ 555	$ 1,144	$ 1,401	$ 351	1
100	300	1,574	1,397	—	2
2,499	3,850	1,160	—	—	3
2,721	2,586	2,124	1,925	—	4
148	—	—	22	21	5
3,850	1,000	6,400	1,600	2,860	6
25,699	5,466	17,470	13,406	3,842	7
204	24	133	40	39	8
25,495	5,442	17,337	13,366	3,803	9
—	—	—	—	—	10
1,126	122	1,230	123	298	11
233	—	154	—	—	12
270	12	244	155	48	13
$ 40,001	$ 13,867	$ 31,367	$ 19,989	$ 7,381	14
$ 14,431	$ 2,907	$ 4,328	$ 3,239	$ 939	15
20,075	8,814	23,246	13,712	5,193	16
27	—	3	1	8	17
700	642	894	1,113	31	18
539	46	111	101	20	19
$ 35,772	$ 12,409	$ 28,582	$ 18,166	$ 6,191	20
—	—	—	—	—	21
$ 35,772	$ 12,409	$ 28,582	$ 18,166	$ 6,191	22
1,018	—	—	—	—	23
—	—	—	—	—	24
—	—	—	—	86	25
426	204	318	27	91	26
$ 37,216	$ 12,613	$ 28,900	$ 18,193	$ 6,368	27
—	—	—	—	—	28
$ 574	$ 60	$ 767	$ 123	$ 500	29
1,087	150	833	620	510	30
1,124	1,044	867	1,053	3	31
$ 2,785	$ 1,254	$ 2,467	$ 1,796	$ 1,013	32
$ 40,001	$ 13,867	$ 31,367	$ 19,989	$ 7,381	33

REPORT OF CONDITION

	B-443 *THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY NEW CASTLE 1 OFFICE	B-725 *AMERICAN BANK NEWPORT NEWS 4 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 335	$ 1,090
2. U.S. Treasury securities	598	199
3. Obligations of other U.S. Government agencies & corps	839	1,973
4. Obligations of States & political subdivisions in the U.S.	1,113	344
5. All other securities	32	26
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	375	—
7. Loans, Total (excluding unearned income)	4,139	7,586
8. Less: allowance for possible loan losses	49	53
9. Loans, Net	4,090	7,533
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	90	194
12. Real estate owned other than bank premises	—	—
13. All other assets	113	212
14. TOTAL ASSETS	$ 7,585	$ 11,571
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	965	$ 2,650
16. Time & savings deposits of individuals, partnerships & corps	5,452	6,161
17. Deposits of U.S. Government	4	6
18. Deposits of States & political subdivisions in the U.S.	353	601
19. Certified and officers' checks	10	95
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 6,784	$ 9,513
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 6,784	$ 9,513
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	450
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	47	205
27. TOTAL LIABILITIES	$ 6,831	$ 10,168
28. Subordinated notes and debentures	—	50
EQUITY CAPITAL		
29. Common stock	$ 150	$ 373
30. Surplus	230	519
31. Undivided profits & reserves for contingencies & other capital reserves	374	461
32. TOTAL EQUITY CAPITAL	$ 754	$ 1,353
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 7,585	$ 11,571

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-901 *FIRST CITY BANK OF NEWPORT NEWS NEWPORT NEWS	B-762 BANK OF THE COMMONWEALTH NORFOLK	B-744 *CENTRAL FIDELITY BANK NORFOLK	B-614 FIRST VIRGINIA BANK OF TIDEWATER NORFOLK	B-878 *HERITAGE BANK AND TRUST NORFOLK	
4 OFFICES	4 OFFICES	30 OFFICES	32 OFFICES	2 OFFICES	
$ 2,090	$ 1,732	$ 53,744	$ 14,472	$ 1,932	1
4,691	301	33,449	17,235	400	2
1,200	3,300	16,010	28,362	2,128	3
179	—	65,107	23,702	2,521	4
48	—	1,307	30	60	5
7,250	2,000	18,600	1,450	350	6
10,610	13,877	193,743	109,302	12,094	7
186	75	2,525	1,163	109	8
10,424	13,802	191,218	108,139	11,985	9
—	—		—	—	10
525	737	10,987	7,768	930	11
99	92	516	—	—	12
594	358	5,381	3,169	367	13
$ 27,100	$ 22,322	$ 396,319	$ 204,327	$ 20,673	14
$ 5,222	$ 3,921	$ 74,023	$ 45,941	$ 6,399	15
12,408	13,677	228,633	136,506	9,808	16
17	12	2,298	166	43	17
2,134	1,874	12,011	1,594	598	18
503	159	2,331	1,695	169	19
$ 20,284	$ 19,643	$ 319,296	$ 185,902	$ 17,017	20
—	—	—	—	—	21
$ 20,284	$ 19,643	$ 319,296	$ 185,902	$ 17,017	22
3,930	249	44,735	1,273	570	23
—	309	—	—	415	24
—	14	2,701	—	—	25
491	302	3,718	1,873	382	26
$ 24,705	$ 20,517	$ 370,450	$ 189,048	$ 18,384	27
—	—	—	—	—	28
$ 582	$ 870	$ 9,500	$ 6,012	$ 1,000	29
1,029	758	7,437	4,310	1,004	30
784	177	8,932	4,957	285	31
$ 2,395	$ 1,805	$ 25,869	$ 15,279	$ 2,289	32
$ 27,100	$ 22,322	$ 396,319	$ 204,327	$ 20,673	33

REPORT OF CONDITION

	B-912 *FIRST VIRGINIA BANK-EASTERN SHORE ONANCOCK	B-274 FARMERS & MERCHANTS BANK-EASTERN SHORE ONLEY
	3 OFFICES	4 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,268	$ 3,628
2. U.S. Treasury securities	3,983	4,591
3. Obligations of other U.S. Government agencies & corps	2,763	9,998
4. Obligations of States & political subdivisions in the U.S.	2,974	7,252
5. All other securities	36	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	925	2,500
7. Loans, Total (excluding unearned income)	13,933	29,411
8. Less: allowance for possible loan losses	149	132
9. Loans, Net	13,784	29,279
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	839	989
12. Real estate owned other than bank premises	30	—
13. All other assets	561	1,071
14. TOTAL ASSETS	$ 27,163	$ 59,308
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	3,297	7,626
16. Time & savings deposits of individuals, partnerships & corps.	21,066	44,392
17. Deposits of U.S. Government	6	16
18. Deposits of States & political subdivisions in the U.S.	322	1,960
19. Certified and officers' checks	240	343
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 24,931	$ 54,337
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 24,931	$ 54,337
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	362	742
27. TOTAL LIABILITIES	$ 25,293	$ 55,079
28. Subordinated notes and debentures	—	50
EQUITY CAPITAL		
29. Common stock	$ 800	$ 900
30. Surplus	400	1,200
31. Undivided profits & reserves for contingencies & other capital reserves	670	2,079
32. TOTAL EQUITY CAPITAL	$ 1,870	$ 4,179
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 27,163	$ 59,308

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-777 *FIRST VIRGINIA BANK OF ORANGE	B-900 *FARMERS AND MINERS BANK OF LEE COUNTY	B-164 LEE BANK & TRUST COMPANY	B-846 *THE COMMUNITY BANK	B-368 *THE BANK OF CHARLOTTE COUNTY	
ORANGE	PENNINGTON GAP	PENNINGTON GAP	PETERSBURG	PHENIX	
1 OFFICE	1 OFFICE	4 OFFICES	4 OFFICES	3 OFFICES	
$ 565	$ 650	$ 3,855	$ 913	$ 778	1
1,448	300	2,241	—	—	2
558	1,105	11,348	902	2,100	3
973	1,587	7,048	—	2,935	4
11	24	—	68	13	5
200	4,810	6,370	1,165	650	6
6,226	5,267	15,019	5,738	8,295	7
73	57	200	36	154	8
6,153	5,210	14,819	5,702	8,141	9
—	—	—	—	—	10
227	626	712	498	203	11
—	—	49	11	25	12
127	235	870	55	242	13
$ 10,262	$ 14,547	$ 47,312	$ 9,314	$ 15,087	14
1,509	1,569	7,079	2,798	1,913	15
7,691	8,774	33,821	4,466	10,381	16
2	23	45	9	6	17
123	2,698	1,472	748	1,331	18
21	65	121	98	95	19
$ 9,346	$ 13,129	$ 42,538	$ 8,119	$ 13,726	20
—	—	—	—	—	21
$ 9,346	$ 13,129	$ 42,538	$ 8,119	$ 13,726	22
—	—	—	15	—	23
—	—	—	—	—	24
—	—	75	—	—	25
120	273	639	122	220	26
$ 9,466	$ 13,402	$ 43,252	$ 8,256	$ 13,946	27
—	—	—	—	—	28
$ 200	$ 500	$ 200	$ 461	$ 125	29
175	500	500	461	300	30
421	145	3,360	136	716	31
$ 796	$ 1,145	$ 4,060	$ 1,058	$ 1,141	32
$ 10,262	$ 14,547	$ 47,312	$ 9,314	$ 15,087	33

	B-486 CITIZENS TRUST BANK PORTSMOUTH 11 OFFICES	B-657 PEOPLES BANK OF POUND POUND 2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 7,058	$ 1,730
2. U.S. Treasury securities	1,993	905
3. Obligations of other U.S. Government agencies & corps.	5,011	999
4. Obligations of States & political subdivisions in the U.S.	17,835	5,232
5. All other securities	810	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	3,850	1,000
7. Loans, Total (excluding unearned income)	68,101	16,938
8. Less: allowance for possible loan losses	775	197
9. Loans, Net	67,326	16,741
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	2,947	431
12. Real estate owned other than bank premises	132	26
13. All other assets	1,982	504
14. TOTAL ASSETS	$ 108,944	$ 27,568
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 23,345	$ 4,037
16. Time & savings deposits of individuals, partnerships & corps.	66,811	19,112
17. Deposits of U.S. Government	164	49
18. Deposits of States & political subdivisions in the U.S.	2,381	1,053
19. Certified and officers' checks	1,058	219
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 93,759	$ 24,470
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 93,759	$ 24,470
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	4,716	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	8	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	885	581
27. TOTAL LIABILITIES	$ 99,368	$ 25,051
28. Subordinated notes and debentures	2,720	—
EQUITY CAPITAL		
29. Common stock	$ 1,823	$ 322
30. Surplus	2,011	400
31. Undivided profits & reserves for contingencies & other capital reserves	3,022	1,795
32. TOTAL EQUITY CAPITAL	$ 6,856	$ 2,517
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 108,944	$ 27,568

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-793 *BANK OF POWHATAN POWHATAN	B-812 *CENTRAL VIRGINIA BANK POWHATAN	B-914 *FIRST VIRGINIA BANK-LOUDOUN PURCELLVILLE	B-175 BANK OF ROCKBRIDGE RAPHINE	B-374 *STATE BANK OF REMINGTON, INCORPORATED REMINGTON	
3 OFFICES	1 OFFICE	4 OFFICES	4 OFFICES	3 OFFICES	
$1,860	$ 622	$ 2,522	$ 741	$ 1,022	1
2,505	—	2,992	500	999	2
4,602	601	3,282	1,810	1,602	3
7,205	2,259	3,552	1,712	2,777	4
60	20	59	—	26	5
3,800	2,700	530	1,000	—	6
25,275	11,237	20,063	11,883	19,231	7
312	105	201	119	148	8
24,963	11,132	19,862	11,764	19,083	9
—	—	—	—	—	10
386	109	1,070	427	746	11
35	—	—	—	30	12
671	120	429	22	716	13
$ 46,087	$ 17,563	$ 34,298	$ 17,976	$ 27,001	14
$ 7,291	$ 1,824	$ 6,720	$ 3,299	$ 4,211	15
30,217	12,340	23,396	12,843	19,046	16
83	7	39	18	15	17
2,073	1,746	417	56	551	18
150	84	194	43	111	19
$ 39,814	$ 16,001	$ 30,766	$ 16,259	$ 23,934	20
—	—	—	—	—	21
$ 39,814	$ 16,001	$ 30,766	$ 16,259	$ 23,934	22
—	—	30	—	415	23
—	43	—	—	114	24
—	—	54	—	—	25
1,611	268	438	248	358	26
$ 41,425	$ 16,312	$ 31,288	$ 16,507	$ 24,821	27
—	—	—	—	—	28
$ 1,000	$ 500	$ 1,160	$ 100	$ 371	29
1,000	150	800	500	502	30
2,662	601	1,050	869	1,307	31
$ 4,662	$ 1,251	$ 3,010	$ 1,469	$ 2,180	32
$ 46,087	$ 17,563	$ 34,298	$ 17,976	$ 27,001	33

	B-811 THE TOWN AND COUNTRY BANK AND TRUST COMPANY RESTON 2 OFFICES	B-786 CLINCH VALLEY BANK AND TRUST COMPANY RICHLANDS 2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 1,734	$ 1,916
2. U.S. Treasury securities	200	898
3. Obligations of other U.S. Government agencies & corps.	—	6,703
4. Obligations of States & political subdivisions in the U.S.	1,248	9,489
5. All other securities	—	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,125	1,175
7. Loans, Total (excluding unearned income)	14,058	27,740
8. Less: allowance for possible loan losses	111	301
9. Loans, Net	13,947	27,439
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,547	730
12. Real estate owned other than bank premises	—	—
13. All other assets	245	650
14. TOTAL ASSETS	$ 20,046	$ 49,000
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 11,004	$ 8,640
16. Time & savings deposits of individuals, partnerships & corps.	6,173	33,176
17. Deposits of U.S. Government	—	116
18. Deposits of States & political subdivisions in the U.S.	—	1,047
19. Certified and officers' checks	369	463
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 17,546	$ 43,442
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 17,546	$ 43,442
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	95	400
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases	—	—
26. All other liabilities	231	926
27. TOTAL LIABILITIES	$ 17,872	$ 44,768
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 725	$ 750
30. Surplus	678	1,500
31. Undivided profits & reserves for contingencies & other capital reserves	771	1,982
32. TOTAL EQUITY CAPITAL	$ 2,174	$ 4,232
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 20,046	$ 49,000

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-909 *BANK OF VIRGINIA RICHMOND 124 OFFICES	B-186 *CONSOLIDATED BANK AND TRUST COMPANY RICHMOND 3 OFFICES	B-758 *FIRST VIRGINIA BANK-COLONIAL RICHMOND 14 OFFICES	B-756 *SOUTHERN BANK RICHMOND 22 OFFICES	B-884 *THE SUBURBAN BANK RICHMOND 4 OFFICES	
$ 378,959	$ 3,215	$ 7,510	$ 22,262	$ 1,244	1
87,874	3,547	2,242	36,826	1,000	2
52,857	2,908	7,801	38,627	896	3
182,271	3,731	8,380	37,293	—	4
12,622	58	133	381	23	5
145,605	1,000	905	4,150	1,230	6
1,596,975	22,001	52,174	107,492	4,974	7
11,635	201	546	1,465	50	8
1,585,340	21,800	51,628	106,027	4,924	9
6,155	—	—	—	—	10
47,052	1,106	3,337	7,059	667	11
2,792	—	111	70	34	12
87,806	330	1,229	4,756	243	13
$2,589,333	$ 37,695	$ 83,276	$ 257,451	$ 10,261	14
$ 432,329	$ 5,731	$ 21,126	$ 55,760	$ 3,800	15
1,375,444	22,248	52,180	164,535	5,884	16
2,557	1,262	44	425	—	17
63,358	1,738	801	2,370	301	18
15,554	3,230	886	2,565	46	19
$1,889,242	$ 34,209	$ 75,037	$ 225,655	$ 10,031	20
114,420	—	—	—	—	21
$2,003,662	$ 34,209	$ 75,037	$ 225,655	$ 10,031	22
325,340	—	860	5,838	—	23
28,335	—	—	523	—	24
14,428	—	210	70	149	25
74,202	385	674	3,161	39	26
$2,445,967	$ 34,594	$ 76,781	$ 235,247	$ 10,219	27
—	327	—	—	—	28
$ 54,000	$ 928	$ 2,000	$ 7,000	$ 421	29
40,919	1,185	2,000	5,700	355	30
48,447	661	2,495	9,504	(734)	31
$ 143,366	$ 2,774	$ 6,495	$ 22,204	$ 42	32
$2,589,333	$ 37,695	$ 83,276	$ 257,451	$ 10,261	33

REPORT OF CONDITION

	B-919 *UNITED VIRGINIA BANK RICHMOND 170 OFFICES	B-800 VIRGINIA CAPITAL BANK RICHMOND 2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 402,178	$ 1,835
2. U.S. Treasury securities	145,449	597
3. Obligations of other U.S. Government agencies & corps.	43,083	99
4. Obligations of States & political subdivisions in the U.S.	561,246	508
5. All other securities	9,382	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	610	2,000
7. Loans, Total (excluding unearned income)	2,510,977	7,274
8. Less: allowance for possible loan losses	28,847	37
9. Loans, Net	2,482,130	7,237
10. Lease financing receivables	9,805	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	95,922	693
12. Real estate owned other than bank premises	3,909	—
13. All other assets	162,589	147
14. TOTAL ASSETS	$3,916,303	$ 13,116
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 795,980	$ 4,093
16. Time & savings deposits of individuals, partnerships & corps.	2,016,832	7,396
17. Deposits of U.S. Government	11,070	—
18. Deposits of States & political subdivisions in the U.S.	104,874	307
19. Certified and officers' checks	23,222	149
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$2,951,978	$ 11,945
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	22,695	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$2,974,673	$ 11,945
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	396,515	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	87,597	—
25. Mortgage indebtedness and liability for capitalized leases.	26,905	—
26. All other liabilities	149,222	103
27. TOTAL LIABILITIES	$3,634,912	$ 12,048
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 105,000	$ 677
30. Surplus	96,601	553
31. Undivided profits & reserves for contingencies & other capital reserves	79,790	(162)
32. TOTAL EQUITY CAPITAL	$ 281,391	$ 1,068
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$3,916,303	$ 13,116

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-888 THE WOMEN'S BANK RICHMOND	B-795 *FIRST VIRGINIA BANK-ROANOKE/ WEST ROANOKE	B-606 *BANKERS TRUST COMPANY ROCKY MOUNT	B-908 *FIRST VIRGINIA BANK-FRANKLIN COUNTY ROCKY MOUNT	B-881 *BANK OF GREENE RUCKERSVILLE	
2 OFFICES	13 OFFICES	2 OFFICES	3 OFFICES	1 OFFICE	
$ 444	$ 6,334	$ 3,315	$ 2,243	$ 529	1
701	14,790	3,077	4,398	—	2
1,600	16,328	7,667	7,348	700	3
1,070	14,866	6,441	9,310	262	4
—	341	65	54	24	5
1,000	5,795	2,740	2,265	1,585	6
9,502	60,610	28,616	31,271	3,587	7
51	643	340	298	21	8
9,451	59,967	28,276	30,973	3,566	9
—	—	—	—	—	10
527	2,570	1,213	865	385	11
—	15	35	—	—	12
188	2,050	1,118	1,067	58	13
$ 14,981	$ 123,056	$ 53,947	$ 58,523	$ 7,109	14
$ 3,448	$ 16,550	$ 4,607	$ 4,315	$ 1,143	15
7,293	93,556	41,964	46,915	4,559	16
459	128	23	8	2	17
260	1,996	1,912	2,509	232	18
97	503	495	145	43	19
$ 11,557	$ 112,733	$ 49,001	$ 53,892	$ 5,979	20
—	—	—	—	—	21
$ 11,557	$ 112,733	$ 49,001	$ 53,892	$ 5,979	22
1,322	—	68	—	—	23
28	—	292	—	—	24
212	—	22	—	—	25
119	1,385	900	672	136	26
$ 13,238	$ 114,118	$ 50,283	$ 54,564	$ 6,115	27
—	—	—	—	—	28
$ 754	$ 2,500	$ 1,000	$ 900	$ 400	29
755	2,500	1,000	900	402	30
234	3,938	1,664	2,159	192	31
$ 1,743	$ 8,938	$ 3,664	$ 3,959	$ 994	32
$ 14,981	$ 123,056	$ 53,947	$ 58,523	$ 7,109	33

REPORT OF CONDITION

	B-896 *SALEM BANK & TRUST SALEM	B-205 *BANK OF SHAWSVILLE SHAWSVILLE
	2 OFFICES	1 OFFICE
ASSETS		
1. Cash and due from depository institutions	$ 1,033	$ 1,325
2. U.S. Treasury securities	500	495
3. Obligations of other U.S. Government agencies & corps.	2,022	1,858
4. Obligations of States & political subdivisions in the U.S.	389	1,788
5. All other securities	31	17
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	620	—
7. Loans, Total (excluding unearned income)	10,413	12,587
8. Less: allowance for possible loan losses	98	112
9. Loans, Net	10,315	12,475
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	315	638
12. Real estate owned other than bank premises	131	17
13. All other assets	216	256
14. TOTAL ASSETS	$ 15,572	$ 18,869
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 2,679	$ 2,059
16. Time & savings deposits of individuals, partnerships & corps.	9,543	13,610
17. Deposits of U.S. Government	172	18
18. Deposits of States & political subdivisions in the U.S.	1,326	805
19. Certified and officers' checks	180	128
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 13,900	$ 16,620
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 13,900	$ 16,620
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	300
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases.	—	454
26. All other liabilities	282	282
27. TOTAL LIABILITIES	$ 14,182	$ 17,656
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 614	$ 190
30. Surplus	622	478
31. Undivided profits & reserves for contingencies & other capital reserves	154	545
32. TOTAL EQUITY CAPITAL	$ 1,390	$ 1,213
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 15,572	$ 18,869

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-791 *BANK OF ISLE OF WIGHT SMITHFIELD 1 OFFICE	B-207 BANK OF SMITHFIELD SMITHFIELD 3 OFFICES	B-631 *SOUTH BOSTON BANK AND TRUST COMPANY SOUTH BOSTON 3 OFFICES	B-260 *THE CITIZENS BANK, INCORPORATED SOUTH HILL 2 OFFICES	B-212 BANK OF SPEEDWELL, INCORPORATED SPEEDWELL 6 OFFICES	
$ 1,894	$ 5,594	$ 5,285	$ 1,855	$ 5,013	1
799	—	5,478	499	300	2
2,200	1,521	10,788	4,850	1,400	3
1,828	3,489	7,147	7,595	5,622	4
17	—	45	45	—	5
3,500	250	5,375	3,000	2,015	6
6,689	17,108	19,622	21,544	27,176	7
40	222	274	241	296	8
6,649	16,886	19,348	21,303	26,880	9
—	—	—	—	—	10
332	993	1,454	352	1,564	11
—	—	96	—	1	12
193	515	1,131	332	604	13
$ 17,412	$ 29,248	$ 56,147	$ 39,831	$ 43,399	14
$ 2,360	$ 4,211	$ 7,689	$ 8,701	$ 6,043	15
10,615	20,850	40,914	26,406	31,091	16
1	6	118	34	36	17
2,424	165	493	1,202	1,859	18
86	159	264	247	354	19
$ 15,486	$ 25,391	$ 49,478	$ 36,590	$ 39,383	20
—	—	—	—	—	21
$ 15,486	$ 25,391	$ 49,478	$ 36,590	$ 39,383	22
477	299	1,399	—	278	23
163	—	—	—	—	24
—	—	—	—	66	25
189	380	654	438	646	26
$ 16,315	$ 26,070	$ 51,531	$ 37,028	$ 40,373	27
—	—	—	—	—	28
$ 346	$ 228	$ 500	$ 742	$ 200	29
208	409	1,000	742	980	30
543	2,541	3,116	1,319	1,846	31
$ 1,097	$ 3,178	$ 4,616	$ 2,803	$ 3,026	32
$ 17,412	$ 29,248	$ 56,147	$ 39,831	$ 43,399	33

REPORT OF CONDITION

	B-874 *CONTINENTAL BANK AND TRUST COMPANY SPRINGFIELD 1 OFFICE	B-864 *THE NORTHERN VIRGINIA BANK SPRINGFIELD 11 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 867	$ 25,522
2. U.S. Treasury securities	763	5,474
3. Obligations of other U.S. Government agencies & corps.	—	23,589
4. Obligations of States & political subdivisions in the U.S.	—	21,712
5. All other securities	49	124
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,250	8,500
7. Loans, Total (excluding unearned income)	6,621	101,652
8. Less: allowance for possible loan losses	58	1,033
9. Loans, Net	6,563	100,619
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,221	3,098
12. Real estate owned other than bank premises	—	—
13. All other assets	155	4,097
14. TOTAL ASSETS	$ 10,868	$ 192,735
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 3,606	$ 57,214
16. Time & savings deposits of individuals, partnerships & corps.	4,747	112,934
17. Deposits of U.S. Government	68	221
18. Deposits of States & political subdivisions in the U.S.	1	26
19. Certified and officers' checks	182	1,201
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 8,604	$ 171,596
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 8,604	$ 171,596
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	5,137
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	56	—
25. Mortgage indebtedness and liability for capitalized leases	—	589
26. All other liabilities	121	2,388
27. TOTAL LIABILITIES	$ 8,781	$ 179,710
28. Subordinated notes and debentures	—	2,000
EQUITY CAPITAL		
29. Common stock	$ 971	$ 1,069
30. Surplus	971	3,048
31. Undivided profits & reserves for contingencies & other capital reserves	145	6,908
32. TOTAL EQUITY CAPITAL	$ 2,087	$ 11,025
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 10,868	$ 192,735

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-774 *AQUIA BANK AND TRUST COMPANY	B-422 *FIRST VIRGINIA BANK OF AUGUSTA	B-922 *FIRST VIRGINIA BANK OF FREDERICK COUNTY	B-765 *COMMONWEALTH BANK AND TRUST COMPANY OF VIRGINIA	B-731 *BANK OF SUFFOLK	
STAFFORD	STAUNTON	STEPHENS CITY	STERLING	SUFFOLK	
2 OFFICES	7 OFFICES	2 OFFICES	3 OFFICES	4 OFFICES	
$ 1,017	$ 2,608	$ 937	$ 2,392	$ 1,555	1
477	2,545	1,932	—	2,502	2
1,202	2,409	1,186	799	998	3
—	3,298	—	—	5,827	4
29	59	40	58	30	5
200	1,950	115	2,050	6,550	6
9,318	24,412	5,846	11,769	9,754	7
202	195	47	157	79	8
9,116	24,217	5,799	11,612	9,675	9
—	—	—	—	—	10
612	1,024	718	1,280	670	11
1,054	—	—	297	59	12
206	504	202	255	189	13
$ 13,913	$ 38,614	$ 10,929	$ 18,743	$ 28,055	14
$ 1,594	$ 6,282	$ 2,188	$ 4,888	$ 6,901	15
6,069	26,849	6,662	10,809	16,792	16
4,109	18	18	1	22	17
832	413	135	—	1,551	18
263	136	91	271	144	19
$ 12,867	$ 33,698	$ 9,094	$ 15,969	$ 25,410	20
—	—	—	—	—	21
$ 12,867	$ 33,698	$ 9,094	$ 15,969	$ 25,410	22
—	1,863	214	—	—	23
—	—	—	136	—	24
—	—	—	—	—	25
455	465	101	248	320	26
$ 13,322	$ 36,026	$ 9,409	$ 16,353	$ 25,730	27
—	—	—	—	—	28
$ 250	$ 1,000	$ 720	$ 1,460	$ 420	29
711	900	596	480	580	30
(370)	688	204	450	1,325	31
$ 591	$ 2,588	$ 1,520	$ 2,390	$ 2,325	32
$ 13,913	$ 38,614	$ 10,929	$ 18,743	$ 28,055	33

REPORT OF CONDITION

	B-788 *FIRST VIRGINIA BANK-SURRY SURRY 1 OFFICE	B-606 BANK OF ESSEX TAPPAHANNOCK 2 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 516	$ 1,379
2. U.S. Treasury securities	2,437	1,513
3. Obligations of other U.S. Government agencies & corps.	1,351	2,150
4. Obligations of States & political subdivisions in the U.S.	1,626	3,369
5. All other securities	20	—
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,630	300
7. Loans, Total (excluding unearned income)	5,795	13,810
8. Less: allowance for possible loan losses	53	154
9. Loans, Net	5,742	13,656
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	113	722
12. Real estate owned other than bank premises	—	20
13. All other assets	277	379
14. TOTAL ASSETS	$ 13,712	$ 23,488
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 1,777	$ 4,079
16. Time & savings deposits of individuals, partnerships & corps.	9,631	16,118
17. Deposits of U.S. Government	7	56
18. Deposits of States & political subdivisions in the U.S.	896	670
19. Certified and officers' checks	48	127
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 12,359	$ 21,050
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 12,359	$ 21,050
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases.	—	—
26. All other liabilities	147	222
27. TOTAL LIABILITIES	$ 12,506	$ 21,272
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 150	$ 450
30. Surplus	175	300
31. Undivided profits & reserves for contingencies & other capital reserves	881	1,466
32. TOTAL EQUITY CAPITAL	$ 1,206	$ 2,216
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 13,712	$ 23,488

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-297 SOUTHSIDE BANK TAPPA-HANNOCK	B-224 *BANK OF TAZEWELL COUNTY TAZEWELL	B-920 *CITIZENS BANK OF TAZEWELL TAZEWELL	B-255 *FARMERS AND MERCHANTS BANK OF ROCKINGHAM TIMBERVILLE	B-229 *THE BANK OF MIDDLESEX URBANNA	
3 OFFICES	6 OFFICES	1 OFFICE	3 OFFICES	4 OFFICES	
$ 2,239	$ 4,444	$ 1,058	$ 4,334	$ 2,159	1
925	9,857	573	985	1,037	2
2,099	11,849	1,351	3,100	1,349	3
7,747	11,785	—	7,032	9,581	4
—	60	31	16	112	5
5,800	5,400	1,550	—	200	6
30,733	40,169	2,915	23,767	43,455	7
121	500	17	231	503	8
30,612	39,669	2,898	23,536	42,952	9
—	—	—	—	—	10
909	1,764	776	695	1,526	11
58	150	—	—	257	12
481	1,228	86	978	708	13
$ 50,870	$ 86,206	$ 8,323	$ 40,676	$ 59,881	14
$ 6,970	$ 15,197	$ 2,232	$ 7,595	$ 8,244	15
37,445	57,838	4,268	24,678	43,314	16
1	17	5	2	2	17
433	973	100	280	2,117	18
713	276	119	222	341	19
$ 45,562	$ 74,301	$ 6,724	$ 32,777	$ 54,018	20
—	—	—	—	—	21
$ 45,562	$ 74,301	$ 6,724	$ 32,777	$ 54,018	22
—	1,500	—	470	—	23
189	582	—	2,946	—	24
—	—	—	—	—	25
559	1,409	56	623	407	26
$ 46,310	$ 77,792	$ 6,780	$ 36,816	$ 54,425	27
—	—	—	—	—	28
$ 1,195	$ 520	$ 750	$ 240	$ 2,323	29
1,195	1,483	300	280	1,425	30
2,170	6,411	493	3,340	1,708	31
$ 4,560	$ 8,414	$ 1,543	$ 3,860	$ 5,456	32
$ 50,870	$ 86,206	$ 8,323	$ 40,676	$ 59,881	33

REPORT OF CONDITION

	B-844 *THE BANK OF VIENNA VIENNA 2 OFFICES	B-928 *THE BUSINESS BANK OF THE UNITED STATES VIENNA 1 OFFICE
ASSETS		
1. Cash and due from depository institutions	$ 3,700	$ 39
2. U.S. Treasury securities	—	1,038
3. Obligations of other U.S. Government agencies & corps.	700	—
4. Obligations of States & political subdivisions in the U.S.	2,544	—
5. All other securities	53	46
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	1,725	1,035
7. Loans, Total (excluding unearned income)	13,940	889
8. Less: allowance for possible loan losses	110	5
9. Loans, Net	13,830	884
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	1,339	440
12. Real estate owned other than bank premises	—	—
13. All other assets	307	66
14. TOTAL ASSETS	$ 24,198	$ 3,548
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 7,590	$ 349
16. Time & savings deposits of individuals, partnerships & corps.	11,172	1,074
17. Deposits of U.S. Government	85	—
18. Deposits of States & political subdivisions in the U.S.	1,656	—
19. Certified and officers' checks	426	19
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 20,929	$ 1,442
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 20,929	$ 1,442
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	65	—
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	—
25. Mortgage indebtedness and liability for capitalized leases.	446	—
26. All other liabilities	325	27
27. TOTAL LIABILITIES	$ 21,765	$ 1,469
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,536	$ 1,009
30. Surplus	398	504
31. Undivided profits & reserves for contingencies & other capital reserves	499	566
32. TOTAL EQUITY CAPITAL	$ 2,433	$ 2,079
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 24,198	$ 3,548

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-883 *BANK OF VIRGINIA BEACH VIRGINIA BEACH	B-882 VIRGINIA BEACH BANK OF COMMERCE VIRGINIA BEACH	B-233 THE BANK OF SUSSEX AND SURRY WAKEFIELD	B-907 *FIRST VIRGINIA BANK-EASTERN WARRENTON	B-270 *NORTHERN NECK STATE BANK, INCORPORATED WARSAW	
3 OFFICES	2 OFFICES	2 OFFICES	1 OFFICE	1 OFFICE	
$ 4,760	$ 758	$ 2,557	$ 715	$ 2,358	1
677	—	200	889	1,790	2
1,754	1,100	1,600	451	7,426	3
795	684	6,217	—	4,919	4
100	—	—	10	43	5
1,000	—	4,150	1,635	900	6
30,154	7,212	13,343	3,429	25,575	7
322	92	257	38	270	8
29,832	7,120	13,086	3,391	25,305	9
—	—	—	—	—	10
2,087	1,089	760	89	736	11
362	—	—	—	—	12
757	227	571	104	762	13
$ 42,124	$ 10,978	$ 29,141	$ 7,284	$ 44,239	14
$ 9,225	$ 3,562	$ 5,215	$ 1,608	$ 5,611	15
25,170	4,842	18,987	4,660	31,407	16
72	56	18	4	26	17
2,100	518	1,071	210	2,756	18
735	120	138	16	205	19
$ 37,302	$ 9,098	$ 25,429	$ 6,498	$ 40,005	20
—	—	—	—	—	21
$ 37,302	$ 9,098	$ 25,429	$ 6,498	$ 40,005	22
—	250	—	—	—	23
—	48	—	—	—	24
	59	—	—	—	25
495	127	486	100	487	26
$ 37,797	$ 9,582	$ 25,915	$ 6,598	$ 40,492	27
—	—	—	—	—	28
$ 1,658	$ 456	$ 400	$ 250	$ 849	29
1,681	688	1,000	75	583	30
988	252	1,826	361	2,315	31
$ 4,327	$ 1,396	$ 3,226	$ 686	$ 3,747	32
$ 42,124	$ 10,978	$ 29,141	$ 7,284	$ 44,239	33

	B-234 *THE BANK OF WAVERLY WAVERLY 2 OFFICES	B-727 *THE BANK OF WEST POINT WEST POINT 6 OFFICES
ASSETS		
1. Cash and due from depository institutions	$ 2,276	$ 1,762
2. U.S. Treasury securities	2,274	650
3. Obligations of other U.S. Government agencies & corps.	850	3,100
4. Obligations of States & political subdivisions in the U.S.	7,329	9,143
5. All other securities	165	114
6. Federal funds sold & securities purchased under agreement to resell in domestic offices of bank & its Edge Act Agreement Subsidiaries	6,050	900
7. Loans, Total (excluding unearned income)	11,315	24,545
8. Less: allowance for possible loan losses	132	133
9. Loans, Net	11,183	24,412
10. Lease financing receivables	—	—
11. Bank premises, furniture, fixtures & other assets representing bank premises	334	1,668
12. Real estate owned other than bank premises	—	—
13. All other assets	464	599
14. TOTAL ASSETS	$ 30,925	$ 42,348
LIABILITIES		
15. Demand deposits of individuals, partnerships & corporations	$ 8,454	$ 4,325
16. Time & savings deposits of individuals, partnerships & corps.	16,337	29,016
17. Deposits of U.S. Government	11	8
18. Deposits of States & political subdivisions in the U.S.	1,667	3,084
19. Certified and officers' checks	129	123
20. TOTAL DEPOSITS IN DOMESTIC OFFICES	$ 26,598	$ 36,556
21. TOTAL DEPOSITS IN FOREIGN OFFICES & EDGE ACT AGREEMENT SUBS	—	—
22. TOTAL DEPOSITS IN DOMESTIC & FOREIGN OFFICES	$ 26,598	$ 36,556
23. Federal funds purchased & securities sold under agreement to repurchase in domestic offices of bank & its Edge Act Agreement Subsidiaries	—	1,478
24. Interest-bearing demand notes (note balances) issued to the U.S. Treasury & other liabilities for borrowed money	—	119
25. Mortgage indebtedness and liability for capitalized leases.	—	—
26. All other liabilities	469	709
27. TOTAL LIABILITIES	$ 27,067	$ 38,862
28. Subordinated notes and debentures	—	—
EQUITY CAPITAL		
29. Common stock	$ 1,056	$ 859
30. Surplus	594	927
31. Undivided profits & reserves for contingencies & other capital reserves	2,208	1,700
32. TOTAL EQUITY CAPITAL	3,858	$ 3,486
33. TOTAL LIABILITIES AND EQUITY CAPITAL	$ 30,925	$ 42,348

*Member of Federal Reserve System

DECEMBER 31, 1981 (IN THOUSANDS OF DOLLARS)

B-609 CITIZENS AND FARMERS BANK WEST POINT	B-804 THE COMMERCIAL AND SAVINGS BANK WINCHESTER	B-481 FARMERS BANK, WINDSOR, VIRGINIA WINDSOR	B-754 FIRST STATE BANK OF WISE WISE	B-911 *FIRST VIRGINIA BANK-SHENANDOAH VALLEY WOODSTOCK	
4 OFFICES	7 OFFICES	1 OFFICE	2 OFFICES	5 OFFICES	
$ 3,049	$ 16,461	$ 1,487	$ 4,001	$ 3,063	1
1,499	400	2,149	3,474	4,185	2
3,847	3,150	2,355	11,080	6,729	3
14,648	7,203	4,862	9,724	5,260	4
3	—	201	—	69	5
4,150	1,550	6,200	1,000	2,000	6
33,100	55,644	11,960	36,158	46,115	7
363	558	156	313	530	8
32,737	55,086	11,804	35,845	45,585	9
—	—	—	—	—	10
1,941	290	68	1,548	1,293	11
20	443	—	16	—	12
948	1,343	315	1,496	777	13
$ 62,842	$ 85,926	$ 29,441	$ 68,184	$ 68,961	14
$ 10,714	$ 14,215	$ 5,267	$ 8,509	$ 8,833	15
40,647	62,057	18,783	40,168	51,962	16
177	30	12	79	77	17
2,446	862	468	9,165	1,330	18
173	177	434	371	146	19
$ 54,157	$ 77,341	$ 24,964	$ 58,292	$ 62,348	20
—	—	—	—	—	21
$ 54,157	$ 77,341	$ 24,964	$ 58,292	$ 62,348	22
—	—	—	3,822	—	23
189	158	—	—	—	24
—	—	—	—	—	25
859	1,212	453	1,084	993	26
$ 55,205	$ 78,711	$ 25,417	$ 63,198	$ 63,341	27
—	875	—	—	—	28
$ 1,355	$ 550	$ 200	$ 328	$ 1,310	29
321	2,682	1,000	502	1,000	30
5,961	3,108	2,824	4,156	3,310	31
$ 7,637	$ 6,340	$ 4,024	$ 4,986	$ 5,620	32
$ 62,842	$ 85,926	$ 29,441	$ 68,184	$ 68,961	33

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

CITIES

CITY OF ALEXANDRIA

*Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22313
Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Br: Bank of Virginia
133 North Fairfax Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van Dorn Plaza Shopping Center
4999 Seminary Road

Brs: United Virginia Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2461 Eisenhower Avenue

CITY OF BRISTOL

Brs: Bank of Virginia
425 State Street
1400 Euclid Avenue
Gate City Highway & Catherine Street
3000 Lee Highway

CITY OF CHARLOTTESVILLE

*Central Fidelity Bank, Charlottesville
200 East Main Street 22902
Brs: 1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29, North
300 Preston Avenue

Brs: First Virginia Bank—Central
2149 North Barracks Road
816 Cherry Avenue
218 Fifth Street

Brs: United Virginia Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Chesapeake Bank & Trust
672 Battlefield Boulevard, North 23320
Br: 1001 Poindexter Street

*People's Bank of Chesapeake
320 South Battlefield Boulevard 23320
Brs: 1124 George Washington Highway
1120 George Washington Highway
3353 Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway

Br: Bank of Virginia
3216 Western Branch Boulevard

Br: Central Fidelity Bank
1064 George Washington Highway

Br: United Virginia Bank
2421 Bainbridge Boulevard

CITY OF COLONIAL HEIGHTS

Br: Bank of Virginia
46 Colonial Square

Br: First Virginia Bank—Colonial
3209 Boulevard

CITY OF COVINGTON

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

CITY OF DANVILLE

*First State Bank
201 North Union Street 24541
Br: 404 Spring Street (D-I)

Peoples Bank of Danville
110 South Market Street 24541
Br: 141 Westover Drive

*Virginia Bank and Trust Company
336 Main Street 24541
Br: 2600 Riverside Drive

Brs: Bank of Virginia
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

Brs: First Virginia Bank—South
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

CITY OF FAIRFAX

George Mason Bank, The
11185 Main Street 22030

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Br: First Virginia Bank
10302 Willard Way

Br: Guaranty Bank and Trust Company
9651 Lee Highway

Br: United Virginia Bank
4085 Chain Bridge Road

CITY OF FALLS CHURCH

Br: Bank of Virginia
225 West Broad Street

Br: First Virginia Bank
191 West Broad Street

Br: First American Bank of Virginia
133 South Washington Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851

Br: Southampton County Bank
200 North Main Street

Br: United Virginia Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

*Farmers & Merchants State Bank
1001 Princess Anne Street 22401
Brs: 200 William Street
1016 Princess Anne Street
Mary Washington College
401 Jefferson Davis Highway
2609 Lafayette Boulevard

Brs: Bank of Virginia
1014 Charles Street
501½ Jefferson Davis Highway

Br: Peoples Bank of Stafford, The
1301 Jefferson Davis Highway

Br: United Virginia Bank
601 Caroline Street

CITY OF GALAX

Brs: Bank of Virginia
211 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

First Peninsula Bank and Trust Company
1 South Armistead Avenue 23669
Br: 301 East Mercury Boulevard

Brs: Bank of Virginia
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue

Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard

Br: First City Bank of Newport News
4812 West Mercury Boulevard

Br: First Virginia Bank of Tidewater
1033 West Mercury Boulevard

Brs: United Virginia Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard

CITY OF HARRISONBURG

Br: First Virginia Bank—Planters
2360 South Main Street

Brs: United Virginia Bank
180 East Market Street
1300 South Main Street

CITY OF HOPEWELL

Br: United Virginia Bank
200-204 North Main Street

CITY OF LEXINGTON

Brs: United Virginia Bank
708 South Main Street
45 South Main Street

CITY OF LYNCHBURG

Colonial American Bank—Lynchburg
623 Main Street 24504
Br: 7901 Timberlake Road

Brs: Bank of Virginia
2110 Langhorne Road
2100 Wards Road

Brs: United Virginia Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
3504 Memorial Avenue
One Pittman Plaza

CITY OF MANASSAS

Independent Bank of Manassas
8751 Sudley Road 22110

Brs: First Virginia Bank
9100 Center Street
9018 Centreville Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

CITY OF MANASSAS PARK

Br: First Virginia Bank
8462 Centreville Road

CITY OF MARTINSVILLE

Brs: Piedmont Trust Bank
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street

CITY OF NEWPORT NEWS

American Bank
3301-03 Washington Avenue 23607
Brs: 2411-13 Jefferson Avenue
12437 Warwick Boulevard

First City Bank of Newport News
Huntington Avenue & 35th Street 23607
Brs: 11006 Warwick Boulevard
14347 Old Courthouse Way

Brs: Bank of Virginia
3101 Washington Avenue
96 Main Street
2 Hidenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard

Brs: First Virginia Bank of Tidewater
433 Denbigh Boulevard
762 J. Clyde Morris Boulevard

Brs: United Virginia Bank
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
Boush & Charlotte Streets 23510
Brs: 201 South Granby Mall
4101 Granby Street

*Central Fidelity Bank
70 Janaf Shopping Center
Virginia Beach Boulevard 23502

*First Virginia Bank of Tidewater
101 St. Paul's Boulevard 23510
Brs: 901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue

Heritage Bank and Trust
841 North Military Highway 23502
Br. 200 East Plume Street

Brs: Bank of Virginia
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street

Brs: Citizens Trust Bank
6330 Newtown Road
Old Dominion University Webb Center
7530 Tidewater Drive

Brs: United Virginia Bank
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road

CITY OF NORTON

Br: Bank of Virginia
Virginia Avenue & 7th Street

Br: First State Bank of Wise
701 Park Avenue

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Br: Bank of Southside Virginia, The
2703 South Crater Road

Brs: Bank of Virginia
20 Franklin Street
1963 South Crater Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Brs: United Virginia Bank
898 East Washington Street
1340 West Washington Street
147 North Sycamore Street
1941 South Sycamore Street

CITY OF POQUOSON

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

*Citizens Trust Bank
355 Crawford Parkway 23704
Brs: 3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower Office Building
5700 Portsmouth Boulevard

Br: American Bank
306 High Street

Br: Bank of Virginia
600 Washington Street

Brs: Central Fidelity Bank
High Street & Crawford Parkway
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
Norfolk Naval Shipyard

Br: Chesapeake Bank & Trust
1000 Airline Boulevard

Br: First Virginia Bank
5100 Portsmouth Boulevard

Brs: United Virginia Bank
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
1284 Frederick Boulevard

CITY OF RADFORD

Brs: First Virginia Bank of the Southwest
520 First Street, West
Norwood Street & Third Avenue

Brs: United Virginia Bank
1100 Norwood Street
700 Norwood Street
1st & Kent Streets
1st & Denby Streets

CITY OF RICHMOND

Bank of Virginia
800 East Main Street 23219
Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
1201 Broad Rock Road
610 West Southside Plaza
315 Libbie Avenue
6845 Midlothian Turnpike
4824 Brook Road

*Consolidated Bank and Trust Company
320 North First Street 23240
Brs: 1806 Creighton Road
3009 Hull Street Road

*First Virginia Bank—Colonial
700 East Main Street 23219
Brs: 4707 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard

*Southern Bank
Second and Grace Streets 23219
Brs: 8th and Cary Streets
3404 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
130 East Belt Boulevard

*United Virginia Bank
900 East Main Street 23219
Brs: 2500 East Broad Street Road
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street
206 East Main Street

Virginia Capital Bank
1776 Staples Mill Road 23230

Women's Bank, The
1007 East Main Street 23219

Br: Suburban Bank, The
209 West Franklin Street

CITY OF ROANOKE

Brs: Bank of Virginia
First Street & Church Avenue, S.W.
5002 Airport Road, Crossroads Mall
3615 Franklin Road, S.W.

Brs: First Virginia Bank—Roanoke/West
25 West Church Avenue, S.W.
5005 Melrose Avenue

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Brs: United Virginia Bank
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
1727 Peters Creek Road

CITY OF SALEM
Salem Bank & Trust
220 East Main Street 24153
Br: 1406 Colorado Street

Brs: Bank of Virginia
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets

Brs: First Virginia Bank—Roanoke/West
223 East Main Street
2743 West Main Street
231 College Avenue

Br: United Virginia Bank
1425 West Main Street

CITY OF SOUTH BOSTON
*South Boston Bank and Trust Company
606 Broad Street 24592
Br: Hupp's Mill Shopping Center

Br: United Virginia Bank
410 Main Street

CITY OF STAUNTON
Br: First Virginia Bank of Augusta
125 North Central Avenue

Brs: Planters Bank & Trust Company of Virginia
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)

Brs: United Virginia Bank
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street

CITY OF SUFFOLK
Bank of Suffolk
101 East Washington Street 23434
Brs: 1000 North Main Street
1608 Holland Road
625 East Washington Street

Br: Bank of Virginia
6423 Whaleyville Boulevard

Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street

Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1703 North Main Street

Brs: United Virginia Bank
123 North Main Street
6617 Holland Road

CITY OF VIRGINIA BEACH
Bank of Virginia Beach
1613 Laskin Road 23451
Brs: 5293 Princess Anne Road
2888 Virginia Beach Boulevard

Virginia Beach Bank of Commerce
3450 Pacific Avenue 23451
Br: 4524 Holland Road

Br: Bank of the Commonwealth
1124 First Colonial Road

Brs: Bank of Virginia
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road

Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive

Br: Citizens Trust Bank
4176 South Plaza Trail

Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
3336 Holland Road
1344 Great Neck Road

Br: People's Bank of Chesapeake
453 South Lynnhaven Road

Brs: United Virginia Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard

CITY OF WAYNESBORO
Br: Bank of Virginia
1100 West Broad Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Brs: First Virginia Bank of Augusta
501 West Broad Street
105 Hopeman Parkway

Br: Jefferson Bank of the Valley
420 West Main Street

Br: Planters Bank & Trust Company of Virginia
251 North Poplar Avenue

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Br: First Virginia Bank of Tidewater
300 Second Street

Brs: Southern Bank
306 South Henry Street
1635 Richmond Road

Brs: United Virginia Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

CITY OF WINCHESTER

Commercial and Savings Bank, The
186 North Loudoun Street 22601
Brs: 661 North Loudoun Street
823 South Loudoun Street
1041 Berryville Avenue
234 Weems Lane

Br: Bank of Virginia
124 West Piccadilly Street

EFT: Commercial and Savings Bank, The
Zayre Building, U.S. Routes 522 & 50

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418
Brs: U.S. Route 13, Belle Haven
109 South Main Street, Chincoteague
U.S. Route 13, Oak Hall

First Virginia Bank—Eastern Shore
44 Market Street
Onancock 23417
Brs: U.S. Route 13, Onley
U.S. Route 13, New Church

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336

Br: Bank of Virginia
U.S. Route 13 & State Route 691, Mappsville

Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley

Brs: United Virginia Bank
Old U.S. Route 13, Accomack
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

ALBEMARLE COUNTY

*Albemarle Bank and Trust Company
1425 Seminole Trail 22901
Br: Valley Street, Scottsville

First Virginia Bank—Central
U.S. Route 29, North 22906
Brs: 100 Riverbend Drive
State Route 240, Crozet Shopping Center

Br: Central Fidelity Bank, Charlottesville
U.S. Route 29 & State Route 649, South

Br: United Virginia Bank
U.S. Route 29, North & Rio Road

AMELIA COUNTY

Bank of Amelia
U.S. Route 360, Amelia Courthouse
Amelia 23002

AMHERST COUNTY

First Virginia Bank—South Central
301 Main Street
Amherst 24521

Br: Elon Road & Amherst Turnpike, Madison Heights

Br: Bank of Virginia
Seminole Shopping Center, Madison Heights

Br: United Virginia Bank
U.S. Route 29, North & Dillard Road, Madison Heights

ARLINGTON COUNTY

First Commercial Bank
3801 Wilson Boulevard 22203
Br: 3801 Wilson Boulevard (D-I)

Brs: Bank of Virginia
1755 South Jefferson Davis Highway
2020 North 14th Street
4736 Lee Highway
6045 Wilson Boulevard
1500 Wilson Boulevard

Br: Burke & Herbert Bank & Trust Company
500 South 23rd Street

Brs: Central Fidelity Bank, Northern Virginia
1901 North Moore Street
2026 Wilson Boulevard

Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
1930 Jefferson Davis Highway
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
3500 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Brs: First Virginia Bank
29[illegible]6 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2921 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

First Virginia Bank (Cont.)
3001 North Washington Boulevard
2776 South Randolph Street
6745 Lee Highway
1469 Jefferson Davis Highway

Br: Guaranty Bank and Trust Company
1410 North Cleveland Street

Brs: United Virginia Bank
3565 Lee Highway
1130 North Highland Street
1121 Arlington Boulevard
5335 Lee Highway
249 Glebe Road
2770 South Randolph Street

AUGUSTA COUNTY

First Virginia Bank of Augusta
1355 Greenville Avenue 24401
Brs: Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore Street, Stuarts Draft

Jefferson Bank of the Valley
U.S. Route 250
Fishersville 22939
Brs: New Hope
Main Street, Stuarts Draft
U.S. Route 340, Stuarts Draft

*Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Fishersville 22939
Br: Richmond Road, U.S. Route 250, East

Br: Bank of Rockbridge
U.S. Route 11, Greenville

Br: Bank of Virginia
U.S. Route 11, Verona

Br: United Virginia Bank
U.S. Route 340 & State Route 649, Stuarts Draft

BEDFORD COUNTY

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551

Liberty Bank of Bedford
State Routes 122 South & 24
Bedford 24523
Br: 130 West Main Street

BLAND COUNTY

First Virginia Bank—Bland County
Main Street
Bland 24315
Br: U.S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090
Br: U.S. Route 220, South, Daleville

BRUNSWICK COUNTY

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868

BUCHANAN COUNTY

*Cumberland Bank & Trust Company
Grundy 24614
Brs: U.S. Route 460 & State Route 609, Harman
U.S. Route 460, Oakwood
U.S. Route 460, Royal City

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614
Br: Anchorage Shopping Center, Vansant

CAMPBELL COUNTY

Brs: First Virginia Bank—South Central
U.S. Route 501 & State Route 40, Brookneal
8800 Timberlake Road

Br: United Virginia Bank
9604 Timberlake Road

CAROLINE COUNTY

*Union Bank and Trust Company
211 North Main Street
Bowling Green 22427
Brs: U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal

Br: Bank of West Point, The
202 North Main Street, Bowling Green

CARROLL COUNTY

Bank of Carroll
Main & Cherry Streets
Hillsville 24343
Brs: U.S. Highway 52 & State Route 927, Cana
Stuart & Meadowview Drives, Hillsville

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Brs: Main Street, Charlotte Courthouse
U.S. Routes 15 & 360

State Bank of Keysville
24-26 King Street
Keysville 23947

CHESTERFIELD COUNTY

Peoples Bank of Chesterfield, The
State Route 10 & Lori Road
Chesterfield Courthouse
Chesterfield 23832
Brs: U.S. Route 360 & Courthouse Road
9960 Midlothian Turnpike
5726 Hopkins Road, Meadowbrook Shopping Center

Brs: Bank of Virginia
Chesterfield Mall Shopping Center (ND)
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East, Midlothian
Old Hundred Road & State Route 10, Chester

Brs: First Virginia Bank—Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester

Brs: Southern Bank
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road
2141 East Hundred Road, Chester
4410 West Hundred Road, Chester

Br: Suburban Bank, The
122 Buford Road

Brs: United Virginia Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder Drive
11551 Jefferson Davis Highway, Bermuda Square Shopping Center

EFT: Bank of Virginia
Brandermill

CLARKE COUNTY

*Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Boyce

CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CUMBERLAND COUNTY

Br: Bank of Powhatan

DICKENSON COUNTY

Dickenson-Buchanan Bank
Main Street
Haysi 24256

Virginia Citizens Bank
Chase Street
Clintwood 24228

Brs: Cumberland Bank & Trust Company
Clintwood
Haysi

DINWIDDIE COUNTY

Bank of McKenney, Incorporated, The
McKenney 23872

Bank of Southside Virginia, The
Carson 23830
Br: U.S. Route 1 & State Route 226, Dinwiddie

Br: Bank of Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
Tappahannock 22560
Br: U.S. Routes 17 & 360, Rappahannock Shopping Center, Tappahannock

Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center, Tappahannock

Br: Bank of West Point, The
U.S. Route 360, Tappahannock

FAIRFAX COUNTY

Bank of Vienna, The
374 Maple Avenue, East
Vienna 22180

Business Bank of the United States, The
8399 Leesburg Pike
Vienna 22180

Central Fidelity Bank, Northern Virginia
5802 Columbia Pike
Bailey's Crossroads 22041
Brs: 7644 Richmond Highway
2903 Gallows Road

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Central Fidelity Bank (Cont.)
Skyline Shopping Mall at Leesburg Pike, Bailey's Crossroads
9516 Old Keene Mill Road, Burke
14006 Lee Jackson Highway, Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
2374 Hunters Woods Plaza, Reston
12050 North Shore Drive, Reston
8330 Old Courthouse Road, Vienna

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152

*First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101
Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive. Annandale
7879 Heritage Drive, Annandale
5703 Burke Centre Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centec Building, 11260 Roger Bacon Drive, Reston
6592 Springfield Mall, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna

*First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
3032 Javier Street
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean

First Virginia Bank (Cont.)
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
8383 Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
6862 Elm Street, McLean

Guaranty Bank and Trust Company
8315 Lee Highway
Brs: 8724 Little River Turnpike
7267 Arlington Boulevard

McLean Bank, The
6844 Old Dominion Drive
McLean 22101
Brs: 750 Walker Road, Great Falls
199 Elden Street, Herndon

Northern Virginia Bank. The
6315 Backlick Road
Springfield 22150
Brs: 7400 Little River Turnpike, Annandale
7220 Columbia Pike, Annandale
9280 Old Keene Mill Road, Burke
414 Elden Street, Herndon
8096 Rolling Road, Springfield
6715 East Backlick Road, Springfield
6739 Springfield Mall Shopping Center, Springfield
5250 H Port Royal Road, Springfield
8332 Old Keene Mill Road, Springfield

Town and Country Bank and Trust Company, The
11800 Sunrise Valley Drive
Reston 22091
Br: 7787 Leesburg Pike

Brs: Bank of Virginia
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
SAI Tower Office Building, 1710 Goodridge Drive, McLean
7030 Old Keene Mill Road, Springfield

Br: Burke & Herbert Bank & Trust Company
5731 Telegraph Road

Br: George Mason Bank, The
4400 University Drive, George Mason University

Brs: Guaranty Bank and Trust Company
8724 Little River Turnpike

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Guaranty Bank and Trust Company (Cont.)
8315 Lee Highway
7267 Arlington Boulevard

Brs: United Virginia Bank
2000 Huntington Avenue
Tysons Corner Shopping Center (D-I)
Tysons Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna

FAUQUIER COUNTY

First Virginia Bank—Eastern
530 Blackwell Road
Warrenton 22186

State Bank of Remington, Incorporated
Remington 22734
Brs: U.S. Route 17, Bealeton
State Route 28, Catlett
Br: First Virginia Bank
Vint Hill Farms Station, Warrenton (F)

FLOYD COUNTY

Bank of Floyd, The
Main Street
Floyd 24091

FRANKLIN COUNTY

Bankers Trust Company
101 South Main Street
Rocky Mount 24151
Br: Franklin Plaza Shopping Center, Rocky Mount

Farmers & Merchants Bank of Boones Mill, Virginia
Boones Mill 24065
Br: NE corner of State Routes 116 and 122

*First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151
Br: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street Rocky Mount

FREDERICK COUNTY

First Virginia Bank of Frederick County
School Street & U.S. Route 11, South
Stephens City 22655
Br: U.S. Route 11, North & State Route 661

Br: Commercial and Savings Bank, The
Shawnee Drive & U.S. Route 11, South
U.S. Highway 50, Gore

GILES COUNTY

Br: First Virginia Bank—Roanoke/West
300 Main Street, Narrows
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
214 Virginia Avenue, Rich Creek

GLOUCESTER COUNTY

First Settlers Bank
U.S. Route 17 & State Route 216
Hayes 23072
Br: U.S. Route 17 & State Route 14

Brs: First Virginia Bank of Tidewater
Gloucester Courthouse, Gloucester
Hayes

Brs: United Virginia Bank
Main Street, Gloucester Courthouse, Gloucester
Gloucester Point, Gloucester

GOOCHLAND COUNTY

Bank of Goochland
Goochland 23063
Brs: 13500 Patterson Avenue
U.S. Route 250 & State Route 623

Bank of the James
U.S. Route 250
Manakin-Sabot 23103
Br: 13900 Patterson Avenue

GREENE COUNTY

Bank of Greene
U.S. Route 29, North
Ruckersville 22968

GREENVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary Highway 686

HALIFAX COUNTY

Br: South Boston Bank and Trust Company
U.S. Route 501 & State Route 129

Brs: United Virginia Bank
4027 Halifax Road, Centerville
Seventh Street, Virgilina

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

HANOVER COUNTY

Brs: First Virginia Bank—Colonial
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville

Brs: United Virginia Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
6008 Mechanicsville Pike, Mechanicsville

HENRICO COUNTY

Suburban Bank, The
1300 East Parham Road 23228
Br: 9012 Three Chopt Road

Br: Bank of the James
8821 West Broad Street Road

Brs: Bank of Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
415 East Ridge Road
6922 Lakeside Avenue
3631 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
9 West Nine Mile Road, Highland Springs
400 West Williamsburg Road, Sandston
9740 Gayton Road, Gayton Crossing Shopping Center
Patterson Avenue at Pump Road

Brs: First Virginia Bank—Colonial
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center

Brs: Southern Bank
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road
5905 West Broad Street Road
3720 Mechanicsville Pike

Brs: United Virginia Bank
8602 Patterson Avenue
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road

United Virginia Bank (Cont.)
9072 West Broad Street Road, Tuckernuck Square Shopping Center

Br: Virginia Capital Bank
5001 Lakeside Avenue

Br: Women's Bank, The
2801 Parham Road

EFT: Bank of Virginia
5801 Bremo Road

HENRY COUNTY

*First Bassett Bank & Trust
Main Street
Bassett 24055
Brs: Virginia Avenue, Collinsville
U.S. Route 220, South, Ridgeway
U.S. Route 58, West, Spencer
Southeast corner of Riverside Highway and State Route 1235, Bassett

*Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078
Br: State Route 57, Stanleytown

HIGHLAND COUNTY

Blue Grass Valley Bank, The
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Bank of Smithfield
115 West Main Street
Smithfield 23430
Brs: U.S. Route 17 & State Route 32, Bartlett
1119 South Church Street, Smithfield

Farmers Bank, Windsor, Virginia
Windsor Boulevard
Windsor 23487

Br: Bank of Franklin, The
Airway Shopping Center, U.S. Highway 58, East

JAMES CITY COUNTY

Br: United Virginia Bank
U.S. Route 60 & State Route 614, Lightfoot

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485

Brs: First Virginia Bank—Northern Neck
Dahlgren
State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: Bank of Middlesex, The
U.S. Route 33 & State Route 670, Mattaponi

Br: Bank of West Point, The
U.S. Routes 33 & 14, Shackelfords

KING WILLIAM COUNTY

Bank of West Point, The
1681 Main Street
West Point 23181
Br: U.S. Route 360, Manquin

Citizens and Farmers Bank
8th & Main Streets
West Point 23181
Br: 14th & Main Streets, West Point

Br: Southside Bank
Aylett

EFT: Citizens and Farmers Bank
19th & King William Avenues, West Point

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482

Br: Bank of Virginia
White Stone

LEE COUNTY

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277

Lee Bank & Trust Company
Morgan Avenue
Pennington Gap 24277
Brs: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles

Peoples Bank of Ewing
Highway 58
Ewing 24248
Br: Rose Hill

LOUDOUN COUNTY

Commonwealth Bank and Trust Company of Virginia
Sterling 22170
Brs: 214 East Market Street, Leesburg
U.S. Route 7 & State Route 287, Purcellville

First Virginia Bank—Loudoun
Main Street
Purcellville 22132
Brs: 212 East Market Street, Leesburg
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling Park

Brs: Bank of Virginia
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly

Br: Bank of Vienna
101 East Holly Avenue, Sterling Park

LOUISA COUNTY

Bank of Louisa, The
State Route 22 & U.S. Route 33
Louisa 23093
Br: Mineral Avenue & Second Street, Mineral

LUNENBURG COUNTY

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944
Br: 1910 Main Street, Victoria

MATHEWS COUNTY

Farmers Bank of Mathews
State Route 14
Mathews 23109

MECKLENBURG COUNTY

*Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970
Br: Town Square Shopping Center, East, Atlantic Street, South Hill

Virginia Southern Bank
7th Street & Virginia Avenue
Clarksville 23927
Br: 242 North Main Street, Chase City

Brs: Bank of Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

MIDDLESEX COUNTY

Bank of Middlesex, The
Cross & Prince George Streets
Urbanna 23175

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Brs: Deltaville
Saluda

Br: Bank of West Point, The
U.S. Route 33 & State Route 641,
Saluda

MONTGOMERY COUNTY

*Bank of Christiansburg, The
4 East Main Street 24073
Brs: 2105 Roanoke Street
920 University City Boulevard,
University Mall, Blacksburg

Bank of Shawsville
Shawsville 24162

First Virginia Bank of the Southwest
985 Cambria Street, N.E. 24073
Brs: State Route 114 & U.S. Route 460
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg

NELSON COUNTY

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949
Br: State Route 6, Afton

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155,
Providence Forge
State Route 249, Quinton

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
Brs: 101 North Main Street,
Blackstone (D-I)
210 Carter Street, Crewe

NORTHAMPTON COUNTY

Eastville Bank, The
Eastville 23347

Peoples Trust Bank, The
Main Street
Exmore 23350

Brs: United Virginia Bank
U.S. Route 13 & State Route 639,
Cheriton
U.S. Route 13, Nassawadox

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22473
Br: U.S. Route 360, Callao

Brs: Bank of Virginia
Burgess
Reedville

Br: First Virginia Bank—Northern Neck
Callao

ORANGE COUNTY

First Virginia Bank of Orange
235 Madison Road
Orange 22960

PITTSYLVANIA COUNTY

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563
Br: Westover Drive & James Road

Br: United Virginia Bank
Main Street, Gretna

POWHATAN COUNTY

Bank of Powhatan
Powhatan 23139
Br: U.S. Route 60, Midlothian

Central Virginia Bank
U.S. Route 60
Powhatan 23139

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The

Br: United Virginia Bank
Fort Lee, Mahone Avenue, Building
P-4307 (F)

PRINCE WILLIAM COUNTY

State Bank of Prince William County, The
110 Graham Park Road
Dumfries 22026
Brs: 8300 Sudley Road, Manassas Mall
1120 Horner Road, Woodbridge

Brs: Bank of Virginia
8091 Sudley Road
9136 Mathis Avenue
201 Graham Park Road, Dumfries
12912 Fitzwater Drive, Nokesville
308 Mill Street, Occoquan
13927 Jefferson Davis Highway,
Woodbridge
13927 Jefferson Davis Highway,
Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge

Brs: Central Fidelity Bank, Northern
Virginia
9210 Church Street
8385 Sudley Road
2201 Old Ridge Road, Woodbridge

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Brs: First Virginia Bank
Washington & Jefferson Streets, Haymarket
14434 Jefferson Davis Highway, Woodbridge
7900 Sudley Road

Br: Northern Virginia Bank, The
14527 Jefferson Davis Highway, Woodbridge

Brs: United Virginia Bank
9034 Mathis Avenue
7525 Centerville Road
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge

PULASKI COUNTY

Br: Bank of Speedwell, Incorporated
1105 Bob White Boulevard

Brs: Bank of Virginia
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center

Br: First Virginia Bank of the Southwest
Lee Highway & Trinkle Avenue, Dublin

Brs: United Virginia Bank
New River Shopping Center
Routes 114 & 600

RICHMOND COUNTY

Northern Neck State Bank, Incorporated
Warsaw 22572

Br: Bank of Montross, The
U.S. Route 360

ROANOKE COUNTY

*First Virginia Bank—Roanoke/West
6625 Williamson Road
Roanoke 24019
Brs: 2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1326 East Washington Avenue, Vinton

Br: Bank of Virginia
901 Hardy Road, Vinton

Brs: United Virginia Bank
7227 Williamson Road
4025 Brambleton Avenue

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472
Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield

Br: United Virginia Bank
U.S. Route 11, North

ROCKINGHAM COUNTY

Farmers and Merchants Bank of Rockingham
205 Main Street
Timberville 22853
Brs: 127 Rockingham Street, Elkton
State Route 259, Broadway

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812
Br: 238 South Main Street, Dayton

Massanutten Bank & Trust Company
U.S. Route 33, East 22801
Br: U.S. Route 11, South

Br: United Virginia Bank
1905 East Market Street

RUSSELL COUNTY

First Russell County Bank and Trust Company
Main Street & Secondary Road T-1029
Lebanon 24266

Peoples Bank, Inc.
Depot Street
Honaker 24260
Brs: U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon

Brs: Bank of Virginia
State Highway 600, Cleveland
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon

SCOTT COUNTY

Brs: Bank of Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

Farmers Bank of Edinburg, Incorporated, The
Main Street
Edinburg 22824
Br: 161 South Main Street, Woodstock

*First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657
Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Stonewall Jackson Bank and Trust Company
U.S. Route 11 & Apple Avenue
Mount Jackson 22842
Br: Main & High Streets, Woodstock

SMYTH COUNTY

*Bank of Marion, The
102 [illegible] Main Street
Marion 24354
Brs: 1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion

SOUTHAMPTON COUNTY

Southampton County Bank
305 Main Street
Courtland 23837
Brs: U.S. Route 58 & Linden Street, Courtland
State Routes 671 & 673, Newsoms

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Br: Bank of Virginia
2101 Plank Road

Brs: Farmers & Merchants State Bank
Greenbrier Shopping Center
137 Spotsylvania Mall, State Route 3

Br: Union Bank and Trust Company
4540 Lafayette Boulevard

Brs: United Virginia Bank
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway

STAFFORD COUNTY

Aquia Bank and Trust Company
Stafford Courthouse 22554
Br: U.S. Route 17

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401
Brs: Stafford Courthouse, U.S. Route 1
Garrisonville
200 White Oak Road

Br: First Virginia Bank
State Route 610 & Brafferton Boulevard

SURRY COUNTY

First Virginia Bank—Surry
200 East Main Street
Surry 23883

SUSSEX COUNTY

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

Bank of Waverly, The
Main & Bank Streets
Waverly 23890
Br: State Routes 735 & 634, Sussex

Brs: Bank of Southside Virginia, The
Jarratt
Stony Creek

TAZEWELL COUNTY

Bank of Tazewell County
306 East Main Street
Tazewell 24651
Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
555 East Riverside Drive
Tazewell 24651

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641
Br: U.S. Route 460 & State Route 719, Claypool Hill

WARREN COUNTY

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630
Br: U.S. Route 340 & State Route 613, Bentonville

Brs: Bank of Virginia
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal

WASHINGTON COUNTY

*Bank of Damascus, Incorporated, The
Damascus 24236
Brs: U.S. Route 58, South of State Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route 11 and State Route 704

WESTMORELAND COUNTY

*Bank of Montross, The
King's Highway
Montross 22520
Br: 533 Euclid Street, Colonial Beach

ALPHABETICAL LISTING BY LOCATION OF STATE BANKS AND THEIR BANKING OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

First Virginia Bank—Northern Neck
416 Colonial Avenue
Colonial Beach 22443
Br: Hague

Peoples Bank of Montross
Montross 22520

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

First State Bank of Wise
405 North Main Street
Wise 24293

Peoples Bank of Pound
Pound 24279
Br: Main Street, Pound

Br: Bank of Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374
Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

YORK COUNTY

Br: Bank of Virginia
Grafton

Brs: Central Fidelity Bank
U.S. Route 17, Grafton Shopping Center, Grafton
Ballard & Main Streets, Yorktown

Br: First Virginia Bank of Tidewater
1782 George Washington Highway, Grafton

Brs: United Virginia Bank
U.S. Route 17, Grafton
James York Plaza Shopping Center

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*Exercising Trust Powers

(D-I)	Drive-In
(ND)	Night Depository
(EFT)	Electronic Funds Transfer
(F)	Facility

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Albemarle Bank and Trust Company
1425 Seminole Trail
Charlottesville 22901 (Albemarle County)
C.E.O.—W. K. King, President
Cashier—C. W. Walker
Br: Albemarle County—
Valley Street, Scottsville

American Bank
3301-03 Washington Avenue
Newport News 23607
C.E.O.—J.D. Bowers, President
Cashier—V.S. Knox
Brs. City of Newport News—
2411-13 Jefferson Avenue
12437 Warwick Boulevard
City of Portsmouth—
306 High Street

Aquia Bank and Trust Company
Stafford Courthouse
Stafford 22554 (Stafford County)
C.E.O.—B.L. Phillips, President
Cashier—Bill Oeters
Br: Stafford County—
U.S. Route 17

Bank of Amelia
U.S. Route 360, Amelia Courthouse
Amelia 23002 (Amelia County)
C.E.O.—U.C. Carson, Jr.
Cashier—U.C. Carson, Jr.

Bank of Brunswick, The
112 East Hicks Street
Lawrenceville 23868 (Brunswick County)
C.E.O.—J.E. Traylor, President
Cashier—R.H. Dugger, III

Bank of Buchanan
Main Street
Buchanan 24066 (Botetourt County)
C.E.O.—H.W. Steger, III, ExVP
Cashier—J.G. Lipes

Bank of Carroll
Main & Cherry Streets
Hillsville 24343 (Carroll County)
C.E.O.—D.G. Swanigan, President
Cashier—F. Jackson, III
Brs: Carroll County—
U.S. Highway 52 & State Route 927, Cana
Southwest corner of Stuart & Meadowview Drives, Hillsville

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959 (Charlotte County)
C.E.O.—B.A. Howard, ExVP
Cashier—R.D. Sublett
Brs: Charlotte County—
Main Street, Charlotte Courthouse
U.S. Routes 15 & 360, Keysville

Bank of Christiansburg, The
4 East Main Street
Christiansburg 24073 (Montgomery County)
C.E.O.—J.T. Williams, Jr., President
Cashier—S.R. Shutters
Brs: Montgomery County—
2105 Roanoke Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg

Bank of Clarke County
2 East Main Street
Berryville 22611 (Clarke County)
C.E.O.—F.L. McWilliams, Jr., ExVP
Cashier—W.A. Bowerman

Br: Clarke County—
Boyce

Bank of the Commonwealth
Boush & Charlotte Streets
Norfolk 23510
C.E.O.—E.J. Woodard, Jr., President
Cashier—E.J. Whitehurst

Brs: City of Norfolk—
201 South Granby Mall
4101 Granby Street
City of Virginia Beach—
1124 First Colonial Road

Bank of Damascus, Incorporated, The
Damascus 24236 (Washington County)
C.E.O.—B.C.T. Combs, President
Cashier—J.A. Bishop
Brs: Washington County—
U.S. Route 58 south of State Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route 11 and State Route 704

Bank of Essex
Tappahannock 22560 (Essex County)
C.E.O.—J.M. Rice, Jr., President
Cashier—J.B. Tignor
Br: Essex County—
U.S. Routes 17 and 360, Rappahannock Shopping Center, Tappahannock

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090 (Botetourt County)
C.E.O.—H.M. Williamson, President
Cashier—J.R. Craft
Br: Botetourt County—
U.S. Route 220, South, Daleville

Bank of Floyd, The
Main Street
Floyd 24091 (Floyd County)
C.E.O.—B.W. Thompson, ExVP
Cashier—G.A. Owen, Jr.

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Bank of Franklin, The
100 East Fourth Avenue
Franklin 23851
C.E.O.—J.R. Bryant, President
Cashier—J.R. Bryant
Br: Isle of Wight County—
Airway Shopping Center, U.S. Highway 58, East

Bank of Goochland
Goochland 23063 (Goochland County)
C.E.O.—G.B. Sullivan, President
Cashier—R.L. Dudley
Brs: Goochland County—
13500 Patterson Avenue
U.S. Route 250 & State Route 623

Bank of Greene
U.S. Route 29, North
Ruckersville 22968 (Greene County)
C.E.O.—R.B. Cavedo, Jr., President
Cashier—R.B. Cavedo, Jr.

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430 (Isle of Wight County)
C.E.O.—V.G. Eberwine, III, President
Cashier—F.E. Wilkins, Vice President

Bank of the James
U.S. Route 250
Manakin-Sabot 23103
C.E.O.—R.C. Huffman, President
Cashier—M.S. Hawks
Brs: Goochland County—
13900 Patterson Avenue
Henrico County—
8821 West Broad Street Road

Bank of Lancaster
100 South Main Street
Kilmarnock 22482 (Lancaster County)
C.E.O.—G.W. Noblett, Jr., Chairman
Cashier—J.B. Shearin, Jr.

Bank of Louisa, The
State Route 22 & U.S. Route 33
Louisa 23093 (Louisa County)
C.E.O.—A.P. Stone, President
Cashier—A.P. Stone
Br: Louisa County—
Mineral Avenue and Second Street, Mineral

Bank of Marion, The
102 West Main Street
Marion 24354 (Smyth County)
C.E.O.—W.D. Smith, President
Cashier—H.L. Blevins, Jr.
Brs: Smyth County—
1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion

Bank of McKenney, Incorporated, The
McKenney 23872 (Dinwiddie County)
C.E.O.—C.E. Jones, President
Cashier—C.E. Jones

Bank of Middlesex, The
Cross and Prince George Streets
Urbanna 23175 (Middlesex County)
C.E.O.—G.L. Paulette, President
Cashier—D.K. Vance
Brs: King & Queen County—
U.S. Route 33 & State Route 670, Mattaponi
Middlesex County—
Deltaville
Saluda

Bank of Montross, The
King's Highway
Montross 22520 (Westmoreland County)
C.E.O.—J.E. Johnson, President
Cashier—N.W. Jones
Brs: Richmond County—
U.S. Route 360
Westmoreland County—
533 Euclid Street, Colonial Beach

Bank of Northumberland, Incorporated
Heathsville 22472 (Northumberland County)
C.E.O.—R.L. Covington, President
Cashier—I.C. Sampson
Br: Northumberland County—
U.S. Route 360, Callao

Bank of Powhatan
Powhatan 23139 (Powhatan County)
C.E.O.—C.P. Wilbourne, President
Cashier—P.H. Turner
Brs: Cumberland County—
Cumberland
Powhatan County—
U.S. Route 60, Midlothian

Bank of Rockbridge
Raphine 24472 (Rockbridge County)
C.E.O.—S.M. Austin, President
Cashier—M.F. Smith
Brs: Augusta County—
U.S. Route 11, Greenville
Rockbridge County—
State Route 252, Brownsburg
U.S. Route 11, Fairfield

Bank of Shawsville
Shawsville 24162 (Montgomery County)
C.E.O.—J.E. Pearman, Sr., President
Cashier—Ann T. Harless

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Bank of Smithfield
115 West Main Street
Smithfield 23430 (Isle of Wight County)
C.E.O.—H.O. Haverty, President
Cashier—E.M. Stewart, Sr., Vice President
Brs: Isle of Wight County—
U.S. Route 17 & State Route 32, Bartlett
1119 South Church Street, Smithfield

Bank of Southside Virginia, The
Carson 23830 (Dinwiddie County)
C.E.O.—J.H. Clements, Chairman
Cashier—C.C. Chappell
Brs: City of Petersburg—
2703 South Crater Road
Dinwiddie County—
U.S. Route 1 & State Route 226, Dinwiddie
Greenville County—
U.S. Route 58 & Virginia Secondary Highway 686
Prince George County—
Prince George
Sussex County—
Jarratt
Stony Creek

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374 (Wythe County)
C.E.O.—Charles C. Henley, President
Cashier—Timothy D. Dillow
Brs: Pulaski County—
1105 Bob White Boulevard, Pulaski
Wythe County—
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

Bank of Suffolk
101 East Washington Street
Suffolk 23434
C.E.O.—R.H. Braford, President
Cashier—F.C. Johnson
Brs: City of Suffolk—
1000 North Main Street
1608 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888 (Sussex County)
C.E.O.—G.O. Huber
Cashier—G.O. Huber
Br: Southampton County—
Main Street, Ivor

Bank of Tazewell County
306 East Main Street
Tazewell 24651 (Tazewell County)
C.E.O.—R.E. Dodson, President
Cashier—A.A. Crouse
Brs: Tazewell County—
2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Bank of Vienna, The
374 Maple Avenue, East
Vienna 22180 (Fairfax County)
C.E.O.—H.E. McCarty, Jr., President
Cashier—E.L. Morris
Br: Loudoun County—
101 East Holly Avenue, Sterling Park

Bank of Virginia
800 East Main Street
Richmond 23219
C.E.O.—Frederick Deane, Jr., Chairman
Cashier—D.S. Norris, Vice President
Brs: City of Alexandria—
133 North Fairfax Street
City of Bristol—
425 State Street
1400 Euclid Avenue
3000 Lee Highway
Gate City Highway & Catherine Street
City of Chesapeake—
3216 Western Branch Boulevard
City of Colonial Heights—
46 Colonial Square
City of Danville—
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Falls Church—
225 West Broad Street
City of Fredericksburg—
1014 Charles Street
501½ Jefferson Davis Highway
City of Galax—
211 North Main Street
540 East Stuart Drive
City of Hampton—
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue
City of Lynchburg—
2110 Langhorne Road
2100 Wards Road
City of Newport News—
3101 Washington Avenue
96 Main Street
2 Hidenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
City of Norfolk—
865 East Little Creek Road
#3 Koger Executive Center
2014 Granby Street
870 North Military Highway
500 Plume Street

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Bank of Virginia (Cont.)

- City of Norton—
  - Virginia Avenue & 7th Street
- City of Petersburg—
  - 20 Franklin Street
  - 1963 South Crater Road
- City of Portsmouth—
  - 600 Washington Street
- City of Richmond—
  - 401 North 11th Street
  - 401 East Grace Street
  - 3124 West Broad Street Road
  - 3301 Jefferson Davis Highway
  - 4901 West Broad Street Road
  - 7017 Three Chopt Road
  - 2827 Stratford Hills Boulevard
  - 1201 Broad Rock Road
  - 610 West Southside Plaza
  - 315 Libbie Avenue
  - 6845 Midlothian Turnpike
  - 4824 Brook Road
- City of Roanoke—
  - First Street & Church Avenue, S.W.
  - Crossroads Mall, 5002 Airport Road
  - 3615 Franklin Road, S.W.
- City of Salem—
  - 100 East Main Street
  - 852 West Main Street
  - Alabama & Calhoun Streets
- City of Suffolk—
  - 6423 Whaleyville Boulevard
- City of Virginia Beach—
  - 1705 Baltic Avenue
  - 379 Independence Boulevard
  - 3500 Virginia Beach Boulevard
  - 2251 Great Neck Road
  - 5241 Providence Road
- City of Waynesboro—
  - 1100 West Broad Street
- City of Winchester—
  - 124 West Piccadilly Street
- Accomack County—
  - U.S. Route 13 & State Route 691, Mappsville
- Amherst County—
  - Seminole Shopping Center, Madison Heights
- Arlington County—
  - 1755 South Jefferson Davis Highway
  - 2020 North 14th Street
  - 1500 Wilson Boulevard
  - 4736 Lee Highway
  - 6045 Wilson Boulevard
- Augusta County—
  - U.S. Route 11, Verona
- Chesterfield County—
  - Old Hundred Road & State Route 10, Chester
  - Chesterfield Mall Shopping Center, (ND)
  - 2810 Buford Road
  - 11450 Midlothian Turnpike
  - 4900 Millridge Parkway, East, Midlothian
- Dinwiddie County—
  - U.S. Route 1
- Fairfax County—
  - 6300 Richmond Highway
  - 5205 Leesburg Pike
  - 3528 South Jefferson Street, Bailey's Crossroads
  - 2575 John Milton Drive, Herndon
  - SAI Tower Office Building, 1710 Goodridge Drive, McLean
  - 7030 Old Keene Mill Road, Springfield
- Henrico County—
  - 9 West Nine Mile Road, Highland Springs
  - 4841 Azalea Mall (ND)
  - 8215 West Broad Street Road
  - 415 East Ridge Road
  - 6922 Lakeside Avenue
  - 3631 Mechanicsville Pike
  - 4840 South Laburnum Avenue
  - Patterson Avenue at Pump Road
  - 9740 Gayton Road, Gayton Crossing Shopping Center
  - 11011 West Broad Street Road
  - 6415 Osborne Turnpike
  - 400 West Williamsburg Road, Sandston

- Lancaster County—
  - White Stone

- Loudoun County—
  - 105 Harry Flood Byrd Highway, Sterling
  - Dulles International Airport, Chantilly
- Mecklenburg County—
  - Bank Street, Boydton
  - LaCrosse
  - 122 West Atlantic Street, South Hill

- Northumberland County—
  - Burgess
  - Reedville

- Prince William County—
  - 8091 Sudley Road
  - 9136 Mathis Avenue
  - 201 Graham Park Road, Dumfries
  - 12912 Fitzwater Drive, Nokesville
  - 308 Mill Street, Occoquan
  - 13927 Jefferson Davis Highway, Woodbridge
  - 13927 Jefferson Davis Highway, Woodbridge, (D-I)
  - 2876 Dale Boulevard, Woodbridge

- Pulaski County—
  - One Main Street
  - U.S. Route 11 & Trinkle Avenue, Dublin
  - 1000 East Main Street, Pulaski Mall Shopping Center, Pulaski

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Bank of Virginia (Cont.)
Roanoke County—
901 Hardy Road, Vinton
Russell County—
State Highway 600, Cleveland
Fairmont Avenue at 4th Street,
Honaker
Main Street, Lebanon
Scott County—
U.S. Highway 23 & State Route 744,
Weber City
East Jackson Street, Gate City

Spotsylvania County—
2101 Plank Road
Warren County—
305-307 East Main Street, Front
Royal
610 North Royal Avenue,
Front Royal
Wise County—
Fourth & Broad Streets, St. Paul
York County—
Grafton

EFT: Chesterfield County—
Brandermill
Henrico County—
5801 Bremo Road

Bank of Virginia Beach
1613 Laskin Road
Virginia Beach 23451
C.E.O.—J.B. Harrison, Jr., President
Cashier—L.G. Harcum
Brs: City of Virginia Beach—
5293 Princess Anne Road
2888 Virginia Beach Boulevard

Bank of Waverly, The
Main and Bank Streets
Waverly 23890 (Sussex County)
C.E.O.—H.W. Neblett, President
Cashier—O.L. Stables, Jr.
Br: Sussex County—
State Routes 735 & 634, Sussex

Bank of West Point, The
1681 Main Street
West Point 23181 (King William County)
C.E.O.—C.S. Barbour, President
Cashier—H.L. Whitt
Brs: Caroline County—
202 North Main Street, Bowling
Green
Essex County—
U.S. Route 360, Tappahannock
King & Queen County—
U.S. Routes 33 & 1[illegible] Shacklefords
King William County—
U.S. Route 360, Manquin
Middlesex County—
U.S. Route 33 & State Route
641, Saluda

Bankers Trust Company
101 South Main Street
Rocky Mount 24151 (Franklin County)
C.E.O.—Shannon Harlow, President
Cashier—J.L. Metz
Br: Franklin County—
Franklin Plaza Shopping Center,
Rocky Mount

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219 (Wise County)
C.E.O.—L.G. Bryant, Jr., SrVP
Cashier—L.G. Bryant, Jr.

Blue Grass Valley Bank, The
Blue Grass 24413 (Highland County)
C.E.O.—O.R. Sponaugle
Cashier—O.R. Sponaugle

Burke & Herbert Bank & Trust Company
100 South Fairfax Street
Alexandria 22313
C.E.O.—C.S.T. Burke, Jr., President
Cashier—C.K. Collum, Jr.
Brs: City of Alexandria—
306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street
Arlington County—
500 South 23rd Street
Fairfax County—
5731 Telegraph Road

Business Bank of the United States, The
8399 Leesburg Pike
Vienna 22180 (Fairfax County)
C.E.O.—R.E. Jewell, President
Cashier—M.B. Friedmann, SrVP

Central Fidelity Bank
70 Janaf Shopping Center
Virginia Beach Boulevard
Norfolk 23502
C.E.O.—K.W. Farmer, President
Cashier—R.F. Hawkins, Jr.
Brs: City of Chesapeake—
1064 George Washington Highway
City of Hampton—
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
City [illegible] Newport News—
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
City of Portsmouth—
High and Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Central Fidelity Bank (Cont.)
900 Frederick Boulevard
Norfolk Naval Shipyard
City of Suffolk—
201 North Main Street
907 West Washington Street
City of Virginia Beach—
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
5015 Virginia Beach Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
City of Williamsburg—
1006 Richmond Road
Accomack County—
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley
York County—
U.S. Route 17, Grafton Shopping Center, Grafton
Ballard & Main Streets, Yorktown

Central Fidelity Bank, Charlottesville
200 East Main Street
Charlottesville 22902
C.E.O.—R.L. Deacan, President
Cashier—Ted Kattmann
Brs: City of Charlottesville—
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29, North
300 Preston Avenue
Albemarle County—
U.S. Route 29 & State Route 649, South

Central Fidelity Bank, Northern Virginia
5802 Columbia Pike
Bailey's Crossroads 22041 (Fairfax County)
C.E.O.—J.L. Van Horn, II, President
Cashier—D.M. DiPietro, Vice President
Brs: Arlington County—
1901 North Moore Street
2026 Wilson Boulevard
Fairfax County—
7644 Richmond Highway
2903 Gallows Road
Skyline Shopping Mall at Leesburg Pike, Bailey's Crossroads
9516 Old Keene Mill Road, Burke
14006 Lee Jackson Highway, Chantilly
501 Elden Street, Herndon
12218 Leesburg Pike, Herndon
2374 Hunters Woods Plaza, Reston
12050 North Shore Drive, Reston
8330 Old Courthouse Road, Vienna
Prince William County—
9210 Church Street
8385 Sudley Road
2201 Old Bridge Road, Woodbridge

Central Virginia Bank
U.S. Route 60
Powhatan 23139 (Powhatan County)
C.E.O.—J.S. Whittaker, Jr., President
Cashier—R.L. Lyons

Chesapeake Bank & Trust
672 Battlefield Boulevard, North
Chesapeake 23320
C.E.O.—J.M. Fail, President
Cashier—P.K. Paulk
Brs: City of Chesapeake—
1001 Poindexter Street
City of Portsmouth—
1000 Airline Boulevard

Citizens Bank, Incorporated, The
111 East Danville Street
South Hill 23970 (Mecklenburg County)
C.E.O.—J.H. Wells, President
Cashier—G. N. Nash

Br: Mecklenburg County—
Town Square Shopping Center, East, Atlantic Street, South Hill

Citizens Bank of Tazewell
555 East Riverside Drive
Tazewell 24651 (Tazewell County)
C.E.O.—R. B. Scearce, ExVP
Cashier—R. L. Johnson, Vice President

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824 (Nottoway County)
C.E.O.—J. A. Wilson, Jr., President
Cashier—J. M. Snead

Brs: Nottoway County—
101 North Main Street, (D-I), Blackstone
210 Carter Street, Crewe

Citizens and Farmers Bank
8th & Main Streets
West Point 23181 (King William County)
C.E.O.—W. T. Robinson, Chairman
Cashier—L. G. Dillon

Brs: King William County—
14th & Main Streets, West Point
New Kent County—
U. S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
EFT: King William County—
19th & King William Avenues, West Point

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Citizens Trust Bank
355 Crawford Parkway
Portsmouth 23704
C.E.O.—F. H. Joyner, Chairman
President—G. R. Aston, Jr.
Brs: City of Norfolk—
6330 Newtown Road
Old Dominion University Webb Center
Farm Fresh Super Savings Center, 7530 Tidewater Drive
City of Portsmouth—
3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
5700 Portsmouth Boulevard
4035 Cedar Lane
801 Water Street, Harbor Tower Office Building
City of Virginia Beach—
4176 South Plaza Trail

Clinch Valley Bank and Trust Company
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O.—C.H. Barrett, President
Cashier—C. A. Gobble
Br: Tazewell County—
U. S. Route 460 & State Route 719, Claypool Hill

Colonial American Bank--Lynchburg
623 Main Street
Lynchburg 24504
C.E.O.—D. E. Atkins, President
Cashier—L. E. Whitlow
Br: City of Lynchburg—
7901 Timberlake Road

Commercial and Savings Bank, The
186 North Loudoun Street
Winchester 22601
C.E.O.—J. B. Richardson, Jr., President
Cashier—F. A. Board
Brs: City of Winchester—
661 North Loudoun Street
823 South Loudoun Street
1041 Berryville Avenue
234 Weems Lane
Frederick County—
Shawnee Drive & U.S. Route 11, South
U. S. Highway 50, Gore
EFT: City of Winchester—
Zayre Building, U.S. Routes 522 & 50

Commonwealth Bank and Trust Company of Virginia
Sterling 22170 (Loudoun County)
C.E.O.—P. E. Bradshaw, President/Chairman
Cashier—M. L. Kimble
Brs: Loudoun County—
214 East Market Street, Leesburg
U. S. Route 7 & State Route 287, Purcellville

Community Bank, The
200 North Sycamore Street
Petersburg 23803
C.E.O.—N. S. Jones, III, President
Cashier—L. M. Umphlett
Brs: City of Petersburg—
9 West Tabb Street
2618 South Crater Road
1104 West Washington Street

Community Bank of Forest, The
U. S. Route 221 & State Route 666
Forest 24551 (Bedford County)
C.E.O.—J. W. Garry, Jr., President
Cashier—J. W. Garry, Jr.

Consolidated Bank and Trust Company
320 North First Street
Richmond 23240
C.E.O.—V. W. Henley, President
Cashier—J. E. Fleming, ExVP
Brs: City of Richmond—
1806 Creighton Road
3009 Hull Street Road

Continental Bank and Trust Company
8401 Old Keene Mill Road
Springfield 22152 (Fairfax County)
C.E.O.—R. J. McDomough, President
Cashier—A. L. Handlwork

Cumberland Bank & Trust Company
Grundy 24614 (Buchaman County)
C.E.O.—E. S. Hearl, President
Cashier—J. H. Rife
Brs: Buchanan County—
U. S. Route 460 & State Route 609, Harman
U. S. Route 460, Oakwood
U. S. Route 460, Royal City
Dickenson County—
Clintwood
Haysi

Dickenson-Buchanan Bank
Main Street
Haysi 24256 (Dickenson County)
C.E.O.—H. B. Arrington, President
Cashier—J. M. Ratliff, ExVP

Eastville Bank, The
Eastville 23347 (Northampton County)
C.E.O.—R. L. Simpson, ExVP
Cashier—C. W. Dickinson, IV

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Farmers Bank of Edinburg, Incorporated, The
Main Street
Edinburg 22824 (Shenandoah County)
C.E.O.—H. L. Shirkey, President
Cashier—Dorothy Racey
Br: Shenandoah County—
161 South Main Street, Woodstock

Farmers Bank of Mathews
State Route 14
Mathews 23109 (Mathews County)
C.E.O.—Edward D. German, SrVP
Cashier—Edward D. German

Farmers Bank, Windsor, Virginia
Windsor Boulevard
Windsor 23487 (Isle of Wight County)
C.E.O.—R. J. Holland, President
Cashier—R. J. Holland

Farmers & Merchants Bank of Boones Mill, Virginia
Boones Mill 24065 (Franklin County)
C.E.O.—R. W. Culler, President
Cashier—P. B. Custer
Br: Franklin County—
Burnt Chimney Branch, Northeast Corner of State Routes 116 and 122

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127 (Craig County)
C.E.O.—J. W. Bostic, Jr.
Cashier—J. W. Bostic, Jr.

Farmers & Merchants Bank—Eastern Shore
U. S. Route 13
Onley 23418 (Accomack County)
C.E.O.—H. B. Rew, Jr., President
Cashier—M. H. Lewis
Brs: Accomack County—
U.S. Route 13, Belle Haven
109 South Main Street, Chincoteague
U. S. Route 13, Oak Hall

Farmers and Merchants Bank of Rockingham
205 Main Street
Timberville 22853 (Rockingham County)
C.E.O.—D. B. Todd, President
Cashier—N. K. Gordon
Brs: Rockingham County—
State Route 259, Broadway
127 Rockingham Street, Elkton

Farmers & Merchants State Bank
1001 Princess Anne Street
Fredericksburg 22401
C.E.O.—W. B. Young, President
Cashier—G. F. Pauley
Brs: City of Fredericksburg—
200 William Street
1016 Princess Anne Street
Mary Washington College
401 Jefferson Davis Highway
2609 Lafayette Boulevard
Spotsylvania County—
Greenbrier Shopping Center
137 Spotsylvania Mall, State Route 3

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—T. M. Estep, VP
Cashier—C. B. Cowan

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101 (Fairfax County)
C.E.O.—M. L. Drewer, Jr., President
Cashier—Warren Braham, Corporate Secretary
Brs: City of Alexandria—
330 North Washington Street
326 King Street
1705 Fern Street
4601 Duke Street
833 South Washington Street
1651 King Street
One East Walnut Street
City of Fairfax—
4021 University Drive
9840 Main Street
City of Falls Church—
133 South Washington Street
Arlington County—
Washington National Airport
3140 North Washington Boulevard
5555 Columbia Pike
1930 Jefferson Davis Highway
3500 North Washington Boulevard
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike, (F)
Fairfax County—
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

First American Bank of Virginia (Cont.)
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
200 Dominion Road, N.E., Vienna
440 E. Maple Avenue, Vienna
5703 Burke Centre Parkway
Centec Building, 11260 Roger Bacon Drive, Reston

First Bassett Bank & Trust
Main Street
Bassett 24055 (Henry County)
C.E.O.—R. H. Spilman, President
Cashier—W. A. Taylor, Vice President
Brs: Henry County—
Virginia Avenue, Collinsville
U. S. Route 220, South, Ridgeway
U. S. Route 58, West, Spencer
Southeast Corner of Riverside Highway and State Route 1235, Bassett

First and Citizens Bank
Monterey 24465 (Highland County)
C.E.O.—Delbert Rexrode, Jr., Vice President
Cashier—Delbert Rexrode, Jr.

First City Bank of Newport News
Huntington Avenue & 35th Street
Newport News 23607
C.E.O.—C.A. Jewell, President/Chairman
Cashier—L. G. Woodall, Vice President
Brs: City of Hampton—
4812 West Mercury Boulevard
City of Newport News—
11006 Warwick Boulevard
14347 Old Courthouse Way

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
C.E.O.—J. B. Brockett, President/Chairman
Cashier—D. M. Watts
Br: Arlington County—
3801 Wilson Boulevard (D-I)

First Peninsula Bank and Trust Company
1 South Armistead Avenue
Hampton 23669
C.E.O.—A. L. Roberts, III, President
Cashier—G. G. McKinley
Br: City of Hampton—
301 East Mercury Boulevard

First Russell County Bank and Trust Company
Main Street & Secondary Road T-1029
Lebanon 24266 (Russell County)
C.E.O.—W. H. Hayter, SrVP
Cashier—W. H. Hayter

First Settlers Bank
U. S. Route 17 & State Route 216
Hayes 23072 (Gloucester County)
C.E.O.—W. R. Crews, Jr., President
Cashier—C. W. Sutten
Br: Gloucester County—
U. S. Route 17 & State Route 14

First State Bank
201 North Union Street
Danville 24541
C.E.O.—L. W. York, President
Cashier—S. L. Jennings
Br: City of Danville—
404 Spring Street (D-I)

First State Bank of Wise
405 North Main Street
Wise 24923 (Wise County)
C.E.O.—C. R. Snodgrass, President
Cashier—C. R. Snodgrass
Br: City of Norton—
701 Park Avenue

First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
C.E.O.—R. H. Zalokar, President
Cashier—M. G. Anzilotti
Brs: City of Alexandria—
300 South Washington Street
Van Dorn Plaza Shopping Center, 233 South Van Dorn Street
4999 Seminary Road
City of Fairfax—
10302 Willard Way
City of Falls Church—
191 West Broad Street
City of Manassas—
9100 Center Street
9018 Centreville Road
City of Manassas Park—
8462 Centreville Road
Arlington County—
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2921 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
2776 South Randolph Street
6745 Lee Highway
1469 Jefferson Davis Highway
Fairfax County—
5836 North Kings Highway
1640 Belle View Boulevard
6142 Rose Hill Drive

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

First Virginia Bank
  Fairfax County (Cont.)
    6618 Richmond Highway
    7000 Bland Street, Springfield
    6862 Elm Street, McLean
    7960 Fort Hunt Road
    8650 Richmond Highway
    3032 Javier Street
    Braddock & Twinbrook Roads
    6172 Arlington Boulevard
    7202 Arlington Boulevard
    1224 West Broad Street
    3010 Annandale Road
    7205 Little River Turnpike, Annandale
    5871 Leesburg Pike, Bailey's Crossroads
    Burke Road & Burke Lake Road, Burke
    13045 Lee Jackson Memorial Highway, Chantilly
    7716 Telegraph Road, Hayfield
    2148 Centreville Road, Herndon
    2513 Fox Mill Road, Herndon
    1455 Chain Bridge Road, McLean
    6220 Old Dominion Drive, McLean
    8283 Greensboro Drive, McLean
    2491 Chain Bridge Road, Oakton
    8383 Leesburg Pike, Vienna
    260 Cedar Lane, Vienna
    415 Maple Avenue, West, Vienna

  Fauquier County—
    Vint Hill Farms Station, Warrenton (F)

  Prince William County—
    7900 Sudley Road
    Washington & Jefferson Streets, Haymarket
    14434 Jefferson Davis Highway, Woodbridge

  Stafford County—
    State Route 610 & Brafferton Boulevard

First Virginia Bank of Augusta
1355 Greenville Avenue
Staunton 24401 (Augusta County)
  C.E.O.—M. F. P. Willett, President
  Cashier—T. S. Bradshaw
Brs: City of Staunton—
    125 North Central Avenue
  City of Waynesboro—
    501 West Broad Street
    105 Hopeman Parkway
  Augusta County—
    Churchville Shopping Center, Churchville
    Main & Craig Streets, Craigsville
    U.S. Route 340 & Broadmoor Street, Stuarts Draft

First Virginia Bank—Bland County
Main Street
Bland 24315 (Bland County)
  C.E.O.—J. R. Mustard, President
  Cashier—J. R. Mustard
Br: Bland County—
    U. S. Routes 21 & 52, Rocky Gap

First Virginia Bank—Central
U. S. Route 29, North
Charlottesville 22906 (Albemarle County)
  C.E.O.—W. H. McFaddin, President
  Cashier—E. P. Hall
Brs: City of Charlottesville—
    2149 North Barracks Road
    816 Cherry Avenue
    218 Fifth Street
  Albemarle County—
    100 Riverbend Drive
    State Route 240, Crozet Shopping Center, Crozet

First Virginia Bank—Colonial
700 East Main Street
Richmond 23219
  C.E.O.—R. E. Brann, Jr., President
  Cashier—R. W. Klein
Brs: City of Colonial Heights—
    3209 Boulevard
  City of Richmond—
    4707 Walmsley Boulevard
    2604 Hull Street Road
    200 East Belt Boulevard
  Chesterfield County—
    2501 West Hundred Road, Chester
    7747 Midlothian Turnpike
    13322 Midlothian Turnpike
  Hanover County—
    5906 Mechanicsville Pike, Mechanicsville
    5931 Chamberlayne Road, Mechanicsville
  Henrico County—
    2300 Hungary Road
    5600 West Broad Street Road
    11200 Patterson Avenue
    8044 West Broad Street Road, Fountain Square Shopping Center

First Virginia Bank—Eastern
530 Blackwell Road
Warrenton 22186 (Fauquier County)
  C.E.O.—M. J. Fircetz, President
  Cashier—M. J. Fircetz

First Virginia Bank—Eastern Shore
44 Market Street
Onancock 23417 (Accomack County)
  C.E.O.—M. K. Irvin, President
  Cashier—D. S. Moore
Brs: Accomack County—
    U. S. Route 13, Onley
    U. S. Route 13, New Church

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151 (Franklin County)
C.E.O.—E. W. Naff, Acting President
Cashier—E. C. Brooks
Brs: Franklin County—
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount

First Virginia Bank of Frederick County
School Street & U.S. Route 11, South,
Stephens City 22655 (Frederick County)
C.E.O.—R. F. Miller, President
Cashier—C. E. Cloud
Br: Frederick County—
U. S. Route 11, North & State Route 661

First Virginia Bank—Loudoun
Main Street
Purcellville 22132 (Loudoun County)
C.E.O.—W. A. Ballenger, President
Cashier—L. L. Richardson
Brs: Loudoun County—
212 East Market Street, Leesburg
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling Park

First Virginia Bank—Northern Neck
416 Colonial Avenue
Colonial Beach 22443 (Westmoreland County)
C.E.O.—W. H. Flowers, President
Cashier—P. H. Ward, Jr.
Brs: King George County—
Dahlgren
State Routes 3 & 610, King George
Northumberland County—
Callao
Westmoreland County—
Hague

First Virginia Bank of Orange
235 Madison Road
Orange 22960 (Orange County)
C.E.O.—D. E. Wirt, President
Cashier—G. W. Morton, IV

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812 (Rockingham County)
C.E.O.—A. Z. Patterson, President
Cashier—M. Y. Metzger
Brs: City of Harrisonburg—
2360 South Main Street
Rockingham County—
238 South Main Street, Dayton

First Virginia Bank—Roanoke/West
6625 Williamson Road
Roanoke 24019 (Roanoke County)
C.E.O.—B. J. Fitzpatrick, President
Cashier—A. L. Tomblin
Brs: City of Roanoke—
25 West Church Street, S. W.
5005 Melrose Avenue
City of Salem—
223 East Main Street
2743 West Main Street
231 College Avenue
Giles County—
300 Main Street, Narrows
214 Virginia Avenue, Rich Creek
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 60, Pembroke
Roanoke County—
2103 Electric Road, S.W.
4344 Avenham Avenue, S.W.
1326 East Washington Avenue, Vinton

First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657 (Shenandoah County)
C.E.O.—C. R. Cash, President
Cashier—V. R. Proctor, III
Brs: Shenandoah County—
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

First Virginia Bank—South
Staunton Plaza Shopping Center
Hurt 24563 (Pittsylvania County)
C.E.O.—Frank Mobley, Jr., President
Cashier—Donald Merricks
Brs: City of Danville—
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
Pittsylvania County—
Westover Drive & James Road

First Virginia Bank—South Central
301 Main Street
Amherst 24521 (Amherst County)
C.E.O.—B. T. Corish, President
Cashier—B. T. Corish
Brs: Amherst County—
Elon Road & Amherst Turnpike, Madison Heights
Campbell County—
8800 Timberlake Road
U. S. Route 501 & State Route 40, Brookneal

First Virginia Bank of the Southwest
985 Cambria Street, N. E.
Christiansburg 24073 (Montgomery County)
C.E.O.—H. H. Hicks, Jr., President
Cashier—L. E. Kirtner
Brs: City of Radford—
520 First Street, West
Norwood Street & Third Avenue

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Montgomery County—
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg
State Route 114 & U.S. Route 460
Pulaski County—
Lee Highway & Trinkle Avenue, Dublin

First Virginia Bank—Surry
200 East Main Street
Surrey 23883 (Surry County)
C.E.O.—L. B. Price, President
Cashier—D. E. Johnson

First Virginia Bank of Tidewater
101 St. Paul's Boulevard
Norfolk 23510
C.E.O.—J. F. Babcock, President
Cashier—K. W. Fitchett
Brs: City of Hampton—
1033 West Mercury Boulevard
City of Newport News—
433 Denbigh Boulevard
762 J. Clyde Morris Boulevard
City of Norfolk—
901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1025 Newtown Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
City of Poquoson—
452 Wythe Creek Road
City of Portsmouth—
5100 Portsmouth Boulevard
City of Suffolk—
3131 Bridge Road
1703 North Main Street
City of Virginia Beach—
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
3336 Holland Road
1344 Great Neck Road
City of Williamsburg—
300 Second Street
Gloucester County—
Gloucester Courthouse, Gloucester
Hayes
York County—
1782 George Washington Highway, Grafton

George Mason Bank, The
11185 Main Street
Fairfax 22030
C.E.O.—M. H. Groom, President
Cashier—S. M. Rutherford
Br: Fairfax County—
George Mason University, 4400 University Drive

Guaranty Bank and Trust Company
8315 Lee Highway
Fairfax 22030 (Fairfax County)
C.E.O.—E. M. Carter, President
Cashier—R. L. Hall
Brs: City of Fairfax—
9651 Lee Highway
Arlington County—
1410 North Cleveland Street
Fairfax County—
8724 Little River Turnpike
7267 Arlington Boulevard

Heritage Bank and Trust
841 North Military Highway
Norfolk 23502
C.E.O.—C. P. Kraemer, President
Cashier—Alice Leggett
Br: City of Norfolk—
200 East Plume Street

Independent Bank of Manassas
8751 Sudley Road
Manassas 22110
C.E.O.—G. R. English, President
Cashier—G. R. English

Jefferson Bank of the Valley
U. S. Route 250
Fishersville 22939 (Augusta County)
C.E.O.—J. H. Grieco, President
Cashier—M. J. Yeager
Brs: City of Waynesboro—
420 West Main Street
Augusta County—
New Hope
Main Street, Stuarts Draft
U. S. Route 340, Stuarts Draft

King George State Bank, Inc.
State Route #3
King George 22485 (King George County)
C.E.O.—Homer L. Hite, President
Cashier—J. A. Leitch

Lee Bank & Trust Company
Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—L. S. Oatts, ExVP
Cashier—J. E. Hobbs
Brs: Lee County—
U. S. Route 58, Dryden
Industrial Drive & U. S. Highway 48, Pennington Gap
St. Charles

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Liberty Bank of Bedford
State Routes 122 South & 24
Bedford 24523 (Bedford County)
C.E.O.—J. R. Hughes, Jr., President
Cashier—J. E. Cooper, Vice President
Br: Bedford County—
130 West Main Street

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944 (Lunenburg County)
C.E.O.—B. L. Watson, III, ExVP
Cashier—J. C. Whitlow
Br: Lunenburg County—
1910 Main Street, Victoria

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336 (Accomack County)
C.E.O.—R. D. Callaway, ExVP
Cashier—R. D. Callaway

Massanutten Bank & Trust Company
U. S. Route 33, East
Harrisonburg 22801 (Rockingham County)
C.E.O.—A. B. Whitt, President
Cashier—W. D. Hill
Br: Rockingham County
U. S. Route 11, South

McLean Bank, The
6844 Old Dominion Drive
McLean 22101 (Fairfax County)
C.E.O.—C. H. Schools, President/Chairman
Cashier—G. H. Bramhall, ExVP
Brs: Fairfax County—
750 Walker Road, Great Falls
199 Elden Street, Herndon

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614 (Buchanan County)
C.E.O.—J. D. Meade, Jr., President
Cashier—Paul Belcher
Br: Buchanan County—
Anchorage Shopping Center, Vansant

Northern Neck State Bank, Incorporated
Warsaw 22572 (Richmond County)
C.E.O.—E. P. Motley, President
Cashier—W. E. Harrison

Northern Virginia Bank, The
6315 Backlick Road
Springfield 22150 (Fairfax County)
C.E.O.—Oscar Sellars, President
Cashier—W. F. Walker
Brs: Fairfax County—
7400 Little River Turnpike, Annandale
7220 Columbia Pike, Annandale
9280 Old Keene Mill Road, Burke
414 Elden Street, Herndon
5250 H Port Royal Road, Springfield
8332 Old Keene Mill Road, Springfield
6739 Springfield Mall Shopping Center, Springfield
8096 Rolling Road, Springfield
6715 East Backlick Road, Springfield
Prince William County—
14527 Jefferson Davis Highway, Woodbridge

Peoples Bank, Inc.
Depot Street
Honaker 24260 (Russell County)
C.E.O.—K. D. Hart, ExVP
Cashier—K. D. Hart
Brs: Russell County—
U. S. Highway 58, Banners Corner, Castlewood
U. S. Route 19, Lebanon

People's Bank of Chesapeake
320 South Battlefield Boulevard
Chesapeake 23320
C.E.O.—Townsend Oast, President
Cashier—J. B. Harris
Brs: City of Chesapeake—
1124 George Washington Highway
1120 George Washington Highway
3353Western Branch Boulevard
2030 Battlefield Boulevard, North
1321 Battlefield Boulevard, North
2005 South Military Highway
City of Virginia Beach—
453 South Lynnhaven Road

Peoples Bank of Chesterfield, The
State Route 10 & Lori Road, Chesterfield Courthouse
Chesterfield 23832 (Chesterfield County)
C.E.O.—H. E. Richeson, President
Cashier—T. H. Caffrey, Jr., ExVP
Brs: Chesterfield County—
U. S. Route 360 & Courthouse Road
9960 Midlothian Turnpike
Meadowbrook Shopping Center, 5756 Hopkins Road

Peoples Bank of Danville
110 South Market Street
Danville 24541
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—P. A. Shelton
Br: City of Danville—
141 Westover Drive

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Peoples Bank of Ewing
Highway 58
Ewing 24248 (Lee County)
C.E.O.—O. B. Yeary, President/Chairman
Cashier—H. D. Beaty
Br: Lee County—
Rose Hill

Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630 (Warren County)
C.E.O.—D. L. Unger, ExVP
Cashier—D. L. Unger
Br: Warren County—
U. S. Route 340 & State Route 613, Bentonville

Peoples Bank of Montross
Montross 22520 (Westmoreland County)
C.E.O.—G. L. Hutt, President
Cashier—P. P. Carlson

Peoples Bank of Nelson
U. S. Route 29, South
Lovingston 22949 (Nelson County)
C.E.O.—W. J. Camden, President
Cashier—W. J. Camden
Br: Nelson County—
State Route 6, Afton

Peoples Bank of Pound
Pound 24279 (Wise County)
C.E.O.—E. G. Jackson, President
Cashier—J. D. Hughes
Br: Wise County—
Main Street, Pound

Peoples Bank of Stafford, The
105 Prince Street
Falmouth 22401 (Stafford County)
C.E.O.—J. H. Jett, Jr., President
Cashier—J. H. Jett, Jr.
Brs: City of Fredericksburg—
1301 Jefferson Davis Highway
Stafford County—
200 White Oak Road
Stafford Courthouse, U. S. Route 1
Garrisonville

Peoples Trust Bank, The
Main Street
Exmore 23350 (Northampton County)
C.E.O.—S. F. Arnold, ExVP
Cashier—R. M. Terry

Piedmont Trust Bank
411 Virginia Avenue
Collinsville 24078 (Henry County)
C.E.O.—I. M. Groves, Jr., President
VP Operations—Francis F. Falls
Brs: City of Martinsville—
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
200 East Church Street
300 Franklin Street
Henry County—
State Route 57, Stanleytown

Planters Bank & Trust Company of Virginia
U. S. Route 250 & State Route 640
Fishersville 22939 (Augusta County)
C.E.O.—H. V. Boney, Jr., President
Cashier—F. D. Bowers
Brs: City of Staunton—
24 South Augusta Street
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro—
251 North Poplar Avenue
Augusta County—
Richmond Road, U. S. Route 250, East

Salem Bank & Trust
220 East Main Street
Salem 24153
C.E.O.—Clark Owen, Jr., President
Cashier—G. R. Roseberry
Br: City of Salem—
1406 Colorado Street

South Boston Bank and Trust Company
606 Broad Street
South Boston 24592
C.E.O.—R. M. Falls, President
Cashier—J. L. McKinney, Jr.
Brs: City of South Boston—
Hupp's Mill Shopping Center
Halifax County—
U. S. Route 501 & State Route 129

Southampton County Bank
305 Main Street
Courtland 23837 (Southampton County)
C.E.O.—B. B. Worrell, President
Cashier—J. W. Rollison, Jr.
Brs: City of Franklin—
200 North Main Street
Southampton County—
U. S. Route 58 & Linden Street, Courtland
State Routes 671 & 673, Newsoms

Southern Bank
Second and Grace Streets
Richmond 23219
C.E.O.—H. H. Harris, Jr., President/Chairman
Cashier—W. W. Cheatham

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Brs: City of Richmond—
8th & Cary Streets
3404 Hermitage Road
701 East Franklin Street
1415 East Main Street
3201 West Cary Street
130 East Belt Boulevard
City of Williamsburg—
306 South Henry Street
1635 Richmond Highway
Chesterfield County—
2141 East Hundred Road, Chester
4400 West Hundred Road, Chester
2730 Buford Road
7401 Midlothian Turnpike
6515 Jefferson Davis Highway
7102 Hull Street Road
Henrico County—
3800 Mechanicsville Pike
1504 Parham Road
7605 West Broad Street Road
1900 Lauderdale Drive
2702 Parham Road
5905 West Broad Street Road
3720 Mechanicsville Pike

Southside Bank
307 Church Lane
Tappahannock 22560 (Essex County)
C.E.O.—D. H. Dickie, ExVP
Cashier—R. W. Vaughan
Brs: Essex County—
Essex Square Shopping Center, Tappahannock
King William County—
Aylett

State Bank of the Alleghenies, The
116 Riverside Avenue
Covington 24426
C.E.O.—J. H. Lowden, Jr., President
Cashier—J. T. Garrett, Jr., Vice President

State Bank of Keysville
24-26 King Street
Keysville 23947 (Charlotte County)
C.E.O.—W. C. Ward, Jr., Chairman
Acting Cashier—R. H. Brown

State Bank of Prince William County, The
110 Graham Park Road
Dumfries 22026 (Prince William County)
C.E.O.—P. R. Malloy, President
Cashier—R. E. Devers
Brs: Prince William County—
8300 Sudley Road, Manassas Mall
1120 Horner Road, Woodbridge

State Bank of Remington, Incorporated
Remington 22734 (Fauquier County)
C.E.O.—L. B. Olinger, President
Cashier—R. M. Butler
Brs: Fauquier County—
U. S. Route 17, Bealeton
State Route 28, Catlett

Stonewall Jackson Bank and Trust Company
U. S. Route 11 & Apple Avenue
Mount Jackson 22842 (Shenandoah County)
C.E.O.—Jack Coffelt, President
Cashier—A. R. Heishman, Jr.
Br: Shenandoah County—
Main & High Streets, Woodstock

Suburban Bank, The
1300 East Parham Road
Richmond 23228 (Henrico County)
C.E.O.—W. L. Harrison, President
Cashier—W. L. Harrison
Brs: City of Richmond—
209 West Franklin Street
Chesterfield County—
122 Buford Road
Henrico County—
9012 Three Chopt Road

Town and Country Bank and Trust Company, The
11800 Sunrise Valley Drive
Reston 22091 (Fairfax County)
C.E.O.—D. E. Ervin, President
Cashier—S. D. Strickland
Br: Fairfax County—
7787 Leesburg Pike

Union Bank and Trust Company
221 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O.—Walton Mahon, President
Cashier—M. S. Cates
Brs: Caroline County—
U. S. Route 1 & State Route 639, Ladysmith
U. S. Route 301, Port Royal
Spotsylvania County—
4540 Lafayette Boulevard

United Virginia Bank
900 East Main Street
Richmond 23219
C.E.O.—J. A. Jennings, Chairman
Treasurer—T. H. Flinn
Brs: City of Alexandria—
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2461 Eisenhower Avenue
City of Charlottesville—
2117 Ivy Road
402 Park Street

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1981

United Virginia Bank (Cont.)
City of Chesapeake—
2421 Bainbridge Boulevard
City of Fairfax—
4085 Chain Bridge Road
City of Franklin—
117 West Second Avenue
City of Fredericksburg—
601 Caroline Street
City of Hampton—
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard
City of Harrisonburg—
180 East Market Street
1300 South Main Street
City of Hopewell—
200-204 North Main Street
City of Lexington—
708 South Main Street
45 South Main Street
City of Lynchburg—
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
3504 Memorial Avenue
One Pittman Plaza
City of Newport News—
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard
City of Norfolk—
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
City of Petersburg—
898 East Washington Street
1340 West Washington Street
147 North Sycamore Street
1941 South Sycamore Street
City of Portsmouth—
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
1284 Frederick Boulevard
City of Radford—
1100 Norwood Street
700 Norwood Street
1st & Kent Street

United Virginia Bank (Cont.)
1st & Denby Street
City of Richmond—
206 East Main Street
1101 Azalea Avenue
2500 East Broad Street
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
City of Roanoke—
1727 Peters Creek Road
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
City of Salem—
1425 West Main Street
City of South Boston—
410 Main Street
City of Staunton—
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street
City of Suffolk—
123 North Main Street
6617 Holland Road
City of Virginia Beach—
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
3334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
City of Williamsburg—
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street
Accomack County—
Old U. S. Route 13, Accomack
First Street & U. S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter
Albemarle County—
U. S. Route 29, North & Rio Road
Amherst County—
U. S. Route 29, North & Dillard Road, Madison Heights
Augusta County—
U. S. Route 340 & State Route 649, Stuarts Draft
Arlington County—

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

United Virginia Bank (Cont.)
3565 Lee Highway
1130 North Highland Street
1121 Arlington Boulevard
5335 Lee Highway
249 Glebe Road
2770 South Randolph Street
Campbell County—
9604 Timberlake Road
Chesterfield County—
2065 Huguenot Road
4830 Jefferson Davis Highway
Midlothian Turnpike & Crowder Drive
Bermuda Square Shopping Center, 11551 Jefferson Davis Highway
Fairfax County—
2000 Huntington Avenue
Tysons Corner Shopping Center (D-I)
Tysons Corner Shopping Center
7617 Little River Turnpike
9401 Lee Highway
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna
12th & Gunston Road, Fort Belvoir
Gloucester County—
Main Street, Gloucester Courthouse Gloucester
Gloucester Point, Gloucester
Halifax County—
Seventh Street, Virgilina
4027 Halifax Road, Centerville
Hanover County—
State Route 739, Beaverdam
U. S. Route 1 & State Route 602, Doswell
U. S. Route 301 & State Route 646
6008 Mechanicsville Pike, Mechanicsville
Henrico County—
8602 Patterson Avenue
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
4990 Fitzhugh Avenue
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
James City County—
U. S. Route 60 & State Route 614, Lightfoot

United Virginia Bank (Cont.)
Northampton County—
U. S. Route 13 & State Route 639, Cheriton
U. S. Route 13, Nassawadox
Pittsylvania County—
Main Street, Gretna
Prince George County—
Fort Lee, Mahone Avenue, Building P-4307 (F)
Prince William County—
9034 Mathis Avenue
7525 Centerville Road
9401 Battle Street
4150 Dale Boulevard
State Route 234, Westgate Shopping Center
U. S. Route 1, Bridgewood Shopping Center, Woodbridge
Pulaski County—
New River Shopping Center
Routes 114 & 600
Roanoke County—
7227 Williamson Road
4025 Brambleton Avenue
Rockbridge County—
U. S. Route 11, North
Rockingham County—
1905 East Market Street
Spotsylvania County—
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
York County—
U. S. Route 17, Grafton
James York Plaza Shopping Center

Virginia Bank and Trust Company
336 Main Street
Danville 24541
C.E.O.—D. C. Hastings, President
Acting Cashier—E. G. Berkley
Br: City of Danville—
2600 Riverside Drive

Virginia Beach Bank of Commerce
3450 Pacific Avenue
Virginia Beach 23451
C.E.O.—T. F. Clements, President
Cashier—Terry M. Marshall
Br: City of Virginia Beach—
4524 Holland Road

Virginia Capital Bank
1776 Staples Mill Road
Richmond 23230
C.E.O.—J. H. Rose, II, President
Cashier—B. G. Updike
Br: Henrico County—
5001 Lakeside Avenue

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Virginia Citizens Bank
Chase Street
Clintwood 24228 (Dickenson County)
C.E.O.—J. W. Vanover, ExVP
Cashier—J. W. Vanover

Virginia Southern Bank
7th Street & Virginia Avenue
Clarksville 23927 (Mecklenburg County)
C.E.O.—D. T. Cox, President
Cashier—N. G. Hutcheson, Jr.
Br: Mecklenburg County—
242 North Main Street, Chase City

Women's Bank, The
1007 East Main Street
Richmond 23219
C.E.O.—S. S. Buck, President
Treasurer—Raymond A. Hailey, Jr.
Br: Henrico County—
2801 Parham Road

(D-I)	Drive-In
(ND)	Night Depository
(EFT)	Electronic Funds Transfer
(F)	Facility

TRUST SUBSIDIARIES

Bank of Virginia Trust Company
7 North Eighth Street
Richmond, Virginia 23219

FOREIGN BRANCHES AND EDGE ACT BANKS

Bank of Virginia Company, Richmond, Virginia
Bank of Virginia, Richmond, Virginia
Branch: Nassau, Bahamas
Bank of Virginia International, Richmond, Virginia (Edge Act)
Bank of Virginia (Bahamas) Limited, Nassau, Bahamas
Bank of Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands
1641-9632 Quebec Inc., Montreal, Quebec, Canada
Canadian Factors Corporation, Limited, Montreal, Quebec, Canada
B.V.A. Canada, Inc., Montreal, Quebec, Canada
Canadian Financial Company, Montreal, Quebec, Canada

United Virginia Bankshares, Incorporated, Richmond, Virginia
United Virginia Bank, Richmond, Virginia
Branch: Georgetown, Cayman Islands
United Virginia Bank International, Norfolk, Virginia (Edge Act)

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

Bank of Virginia Company, P.O. Box 25970, Richmond, Virginia 23260

C.E.O.—Mr. Frederick Deane, Jr., Chairman of the Board
    Bank of Virginia, Richmond, Virginia

Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, Virginia 23219

C.E.O.—Mr. Philip G. Hug, President
    Central Fidelity Bank, Northern Virginia, Bailey's Crossroads
    Central Fidelity Bank, Charlottesville, Charlottesville
    Central Fidelity Bank, N.A., Culpeper, Culpeper
    Central Fidelity Bank, N.A., Lynchburg, Lynchburg
    Central Fidelity Bank, Norfolk
    Central Fidelity Bank, N.A., Richmond

Colonial-American Bankshares Corporation, P.O. Box 1831, Roanoke, Virginia 24008

C.E.O.—Mr. W. F. Hawkins, President
    The Mountain National Bank of Clifton Forge, Clifton Forge
    Colonial-American National Bank, Roanoke

Dominion Bankshares Corporation, P.O. Drawer 13327, Roanoke, Virginia 24040

C.E.O.—Mr. Warner N. Dalhouse, President
    Dominion National Bank, Abingdon
    The First National Exchange Bank of Montgomery County, Blacksburg
    Rockingham National Bank, Bridgewater
    Southampton County Bank, Courtland
    The Farmers Bank of Edinburg, Incorporated, Edinburg
    Dominion National Bank of Fredericksburg, Fredericksburg
    Cumberland Bank and Trust Company, Grundy
    Dominion National Bank of Tidewater, Norfolk
    Dominion National Bank of Richmond, Richmond
    The First National Exchange Bank of Virginia, Roanoke
    Bank of Smithfield, Smithfield
    Dominion National Bank of Northern Virginia, Vienna
    The Commercial and Savings Bank, Winchester

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601

C.E.O.—Mr. Wilbur M. Feltner, President
    Massanutten Bank & Trust Company, Harrisonburg
    The Stonewall Jackson Bank and Trust Company, Mount Jackson
    Farmers and Merchants National Bank, Winchester

Financial General Bankshares, Inc., 1701 Pittsylvania Avenue, N.W., Washington, D.C. 20006

ACTING C.E.O.—Mr. J. W. Beddow, Senior Vice President & Secretary
    First American Bank, N.A., Washington, D.C., Washington, D.C.
    Eastern Shore National Bank, Pocomoke City, Maryland
    First American Bank of Maryland, Silver Spring, Maryland
    Valley National Bank, Bridgewater, Virginia
    The Peoples National Bank of Leesburg, Leesburg, Virginia
    The First National Bank of Lexington, Lexington, Virginia
    First American Bank of Virginia, McLean, Virginia
    The Round Hill National Bank, Round Hill, Virginia
    The Shenandoah Valley National Bank of Winchester, Winchester, Virginia

First & Merchants Corporation, P.O. Box 27025, Richmond, Virginia 23261

C.E.O.—Mr. C. Coleman McGehee, Chairman of the Board
    First & Merchants National Bank, Richmond, Virginia

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22046

C.E.O.—Mr. Thomas K. Malone, Jr., Chairman of the Board
First Virginia Bank—South Central, Amherst
First Virginia Bank—Bland County, Bland
First Virginia Bank—Planters, Bridgewater
First Virginia Bank—Central, Charlottesville
First Virginia Bank of the Southwest, Christiansburg
First Virginia Bank—Northern Neck, Colonial Beach
First Virginia Bank—Highlands, Covington
First Virginia Bank, Falls Church
First Virginia Bank—South, Hurt
First Virginia Bank of Tidewater, Norfolk
First Virginia Bank—Eastern Shore, Onancock
First Virginia Bank of Orange, Orange
First Virginia Bank—Loudoun, Purcellville
First Virginia Bank—Colonial, Richmond
First Virginia Bank—Roanoke/West, Roanoke
First Virginia Bank—Franklin County, Rocky Mount
First Virginia Bank of Augusta, Staunton
First Virginia Bank of Frederick County, Stephens City
First Virginia Bank—Surry, Surry
First Virginia Bank—Eastern, Warrenton
First Virginia Bank—Shenandoah Valley, Woodstock

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902

C.E.O.—Mr. Hovey S. Dabney, President
National Bank and Trust Company, Charlottesville
Jefferson Bank of the Valley, Fishersville
Bank of Goochland, Goochland
Bank of Powhatan, Powhatan
Southern Bank, Richmond

New Virginia Bancorporation, 6315 Backlick Road, Springfield, Virginia 22150

C.E.O.—Mr. Oscar W. Sellars, President
First City Bank of Newport News, Newport News
The Northern Virginia Bank, Springfield

Piedmont BankGroup Incorporated, P.O. Box 4751, Martinsville, Virginia 24112

C.E.O.—Mr. Irving M. Groves, Jr., President
Piedmont Trust Bank, Collinsville
The First National Bank of Ferrum, Ferrum
Bank of Carroll, Hillsville

United Virginia Bankshares Incorporated, P.O. Box 26665, Richmond, Virginia 23261

C.E.O.—Mr. Joseph A. Jennings, Chairman of the Board
United Virginia Bank, Richmond, Virginia

Virginia National Bankshares, Inc., One Commercial Place, Norfolk, Virginia 23510

C.E.O.—Mr. C. A. Cutchins, III, Chairman of the Board
Virginia National Bank, Norfolk, Virginia

SAVINGS AND LOAN HOLDING COMPANIES AND THEIR VIRGINIA CHARTERED SUBSIDIARIES

Heritage Financial Corporation
Heritage Savings and Loan Association
10th and Main Streets
Richmond, Virginia 23214
(Authorized: August 24, 1978)

CONSOLIDATED STATEMENT OF CONDITION OF
AS OF

	1980 MUTUAL ASSOCIATIONS 16 43 BRANCHES	1980 STOCK ASSOCIATIONS 39 177 BRANCHES
ASSETS		
1. First mortgage loans	$1,063,870,800.00	$2,941,530,320.74
2. Home improvement loans	2,489,747.72	14,088,371.33
3. Loans on savings accounts	20,361,404.81	66,905,373.21
4. Other loans	6,599,128.35	7,532,505.70
5. Real estate owned	1,209,181.07	3,857,020.64
6. Office building	13,899,221.56	32,719,797.28
7. Furniture and fixtures	2,742,462.51	9,248,581.81
8. Cash on hand and in banks	16,422,850.17	53,701,211.65
9. Federal Home Loan Bank Stock	8,710,800.00	25,258,000.00
10. Government obligations	25,589,749.23	97,902,678.26
11. Other investments	32,245,319.95	118,107,961.78
12. Other assets	13,820,523.16	61,161,575.54
13. TOTAL ASSETS	$1,207,961,188.53	$3,432,013,397.94
LIABILITIES		
14. Savings accounts	$1,023,181,979.05	$2,806,750,142.55
15. Advances from F.H.L.B.	91,428,000.00	331,305,000.00
16. Borrowed money	1,495,520.87	29,665,123.34
17. Loans in process	18,409,159.31	68,812,246.36
18. Other liabilities	10,717,335.97	44,620,239.49
19. TOTAL LIABILITIES	$1,145,231,995.20	$3,281,152,751.74
NET WORTH		
20. Reserves required by law	$ 40,484,540.61	$ 66,425,494.56
21. Voluntary reserves	260,717.77	308,819.00
22. Capital stock	—	33,913,041.46
23. Surplus and undivided profits	21,983,934.95	50,213,291.18
24. TOTAL NET WORTH	$ 62,729,193.33	$ 150,860,646.20
25. TOTAL LIABILITIES & NET WORTH	$1,207,961,188.53	$3,432,013,397.94

STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
DECEMBER 31

1980 TOTAL 55 220 BRANCHES	1981 MUTUAL ASSOCIATIONS 14 29 BRANCHES	1981 STOCK ASSOCIATIONS 40 153 BRANCHES	1981 TOTAL 54 182 BRANCHES	
$4,005,401,120.74	$763,403,577.19	$2,980,198,207.27	$3,743,601,784.46	1
16,578,119.05	2,243,314.64	18,756,916.89	21,000,231.53	2
87,266,778.02	10,173,714.38	54,237,298.27	64,411,012.65	3
14,131,634.05	11,164,697.76	39,380,772.12	50,545,469.88	4
5,066,201.71	1,738,706.09	8,414,713.98	10,153,420.07	5
46,619,018.84	11,222,492.52	34,384,368.47	45,606,860.99	6
11,991,044.32	2,249,221.21	8,886,445.31	11,135,666.52	7
70,124,061.82	8,049,347.71	49,234,957.23	57,284,304.94	8
33,968,800.00	6,936,900.00	26,517,415.00	33,454,315.00	9
123,492,427.49	16,566,161.87	90,624,640.80	107,130,802.67	10
150,353,281.73	41,883,164.33	132,198,511.80	174,081,676.13	11
74,982,098.70	23,148,331.82	72,673,450.08	95,821,781.90	12
$4,639,974,586.47	$898,779,629.52	$3,515,507,697.22	$4,414,287,326.74	13
$3,829,932,121.60	$746,516,108.28	$2,707,225,445.93	$3,453,741,554.21	14
422,733,000.00	72,763,000.00	429,780,000.00	502,543,000.00	15
31,160,644.21	17,056,583.92	96,553,533.00	113,610,116.92	16
87,221,405.67	6,628,428.03	99,792,729.69	106,421,157.72	17
55,337,575.46	16,285,736.89	67,613,897.89	83,899,634.78	18
$4,426,384,746.94	$859,249,857.12	$3,400,965,606.51	$4,260,215,463.63	19
$ 106,910,035.17	$ 27,085,040.26	$ 48,802,963.22	$ 75,888,003.48	20
569,536.77	247,717.77	195,095.00	442,812.77	21
33,913,041.46	—	35,288,442.00	35,288,442.00	22
72,197,226.13	12,197,014.37	30,255,590.49	42,452,604.86	23
$ 213,589,839.53	$ 39,529,772.40	$ 114,542,090.71	$ 154,071,863.11	24
$4,639,974,586.47	$898,779,629.52	$3,515,507,697.22	$4,414,287,326.74	25

S & L APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1981

NEW S & L'S

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
1/20/81	Courthouse Savings and Loan Association	10640 Main Street, Northwest corner of Main Street & Railroad Avenue, City of Fairfax, Virginia	Application Withdrawn 9/1/81
1/20/81	Virginia Guaranty Savings & Loan Association, Incorporated	600 King Street, City of Alexandria, Virginia	Application Withdrawn 6/10/81

MERGERS

DATE RECEIVED	S & L ASSOCIATION	DISPOSITION
3/17/81	Capital Savings and Loan Association, Richmond, into Investors Savings and Loan Association, Richmond, under the charter and title of "Investors Savings and Loan Association."	Authority will not be exercised
6/17/81	Colonial Savings and Loan Association, Richmond, into Heritage Savings and Loan Association, Richmond, under the charter and title of "Heritage Savings and Loan Association."	Authority will not be exercised
6/19/81	Charlottesville Savings and Loan Association, Charlottesville, into Jefferson Savings and Loan Association, Warrenton, under the charter and title of "Jefferson Savings and Loan Association."	Approved 8/14/81
7/21/81	Virginia First Savings and Loan Association, Petersburg, into Washington-Lee Savings and Loan Association, McLean, under the charter and title of "Washington-Lee Savings and Loan Association."	Withdrawn 8/3/81
10/7/81	Colony Savings and Loan Association, Roanoke, into Virginia First Savings and Loan Association, Petersburg, under the charter and title of "Virginia First Savings and Loan Association."	Approved 10/30/81

ACQUISITIONS

DATE RECEIVED	S & L ASSOCIATION	DISPOSITION
7/24/81	Colonial American Financial Corporation to acquire all of the issued and outstanding capital stock of Northern Virginia Savings and Loan Association.	Approved 9/11/81
9/3/81	Mount Vernon Savings and Loan Association to acquire all of the issued and outstanding capital stock of Middle Peninsula-Northern Neck Savings and Loan Association.	Approved 12/9/81

BRANCHES

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
4/27/79	Liberty Savings and Loan Association Warrenton, Fauquier County, Virginia	Manassas Mall, Prince William County, Virginia	Withdrawn 6/15/81
8/19/81	Security Savings and Loan Association Hayes, Gloucester County, Virginia	51 North Main Street, Kilmarnock, Lancaster County, Virginia	Denied 12/30/81
9/26/80	Mountain Security Savings and Loan Association Wytheville, Wythe County, Virginia	531 East Stuart Drive, City of Galax, Virginia	Approved 1/16/81
11/13/81	Lincoln Savings and Loan Association City of Richmond, Virginia	11665 Midlothian Turnpike, Chesterfield County, Virginia	Pending
12/14/81	McLean Savings and Loan Association McLean, Fairfax County, Virginia	6257 Old Dominion Drive, McLean, Fairfax County, Virginia	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
2/4/81	Lincoln Savings and Loan Association, Chesterfield County, Virginia	From: 7101 Jefferson Davis Highway, Chesterfield County To: 8907 Patterson Avenue, Henrico County, Virginia	Approved 3/17/81

BRANCH OFFICE RELOCATIONS

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
12/10/80	Capital Savings and Loan Association, City of Richmond, Virginia	From: 4915 Caskie Street, Henrico County To: 4940 Fitzhugh Avenue, Willow Lawn Shopping Center, Henrico County, Virginia	Approved 1/9/81
12/11/80	Providence Savings and Loan Association, Vienna, Fairfax County, Virginia	From: 4613 Duke Street, City of Alexandria To: 231 South Van Dorn Street, City of Alexandria, Virginia	Approved 1/13/81
1/21/81	Family Savings and Loan Association of Virginia, Springfield, Fairfax County, Virginia	From: 1610 Washington Plaza, Lake Anne Shopping Center, Reston, Fairfax County To: 1601 Washington Plaza, Lake Anne Shopping Center, Reston, Fairfax County, Virginia	Approved 2/23/81
2/23/81	Mountain Security Savings and Loan Association, Wytheville, Wythe County, Virginia	From: 504 Virginia Avenue, Bluefield, Tazewell County To: 427 Virginia Avenue, Bluefield, Tazewell County, Virginia	Approved 4/6/81
8/24/81	Mountain Security Savings and Loan Association, Wytheville, Wythe County, Virginia	From: 531 East Stuart Drive, City of Galax To: 603 East Stuart Drive, City of Galax, Virginia	Approved 10/30/81
10/13/81	Washington-Lee Savings and Loan Association, McLean, Fairfax County, Virginia	From: 6825 Bland Street, Springfield, Fairfax County To: 6839 Backlick Road, Springfield, Fairfax County, Virginia	Approved 11/10/81

EFT TERMINALS

DATE RECEIVED	S & L ASSOCIATION	LOCATION	DISPOSITION
1/27/81	United Savings and Loan Association, Vienna, Fairfax County, Virginia	9229 Arlington Boulevard, Fairfax County, Virginia	Approved 2/18/81
1/27/81	United Savings and Loan Association, Vienna, Fairfax County, Virginia	5100 Filmore Avenue, City of Alexandria, Virginia	Approved 2/18/81

SAVINGS AND LOAN STATUS CHANGES IN 1981

NEW SAVINGS AND LOAN ASSOCIATIONS

January	2	Cardinal Savings and Loan Association opened for business at 616 East Franklin Street, City of Richmond, Virginia.
February	6	Guaranty Savings and Loan Association opened for business at 206 Fifth Street, N.E., City of Charlottesville, Virginia.

MERGERS

December	31	Arlington-Fairfax Savings and Loan Association, Arlington, merged into First Federal Savings and Loan Association of Arlington under the charter of the latter and the name of "Continental Federal Savings and Loan Association."

CONVERSIONS

July	2	Community Savings & Loan Association of Newport News, City of Newport News, converted to a federal association under the name of "Community Federal Savings & Loan Association of Newport News."
November	16	Washington-Lee Savings and Loan Association, McLean, Fairfax County, converted to a federal association under the name of "Washington-Lee Federal Savings and Loan Association."

BRANCH OPENINGS

January	19	Family Savings and Loan Association of Virginia, Springfield, Fairfax County, opened its branch office at 9400 Burke Lake Road, Burke, Fairfax County, Virginia.
	29	Arlington-Fairfax Savings and Loan Association, Arlington, Arlington County, opened its branch office at 532 King Street, City of Alexandria, Virginia.
April	25	Southwest Virginia Savings and Loan Association, City of Roanoke, opened its branch office at 40 West Main Street, City of Salem, Virginia.
May	4	Mountain Security Savings and Loan Association, Wytheville, Wythe County, opened its branch office at 531 East Stuart Drive, City of Galax, Virginia.
May	21	Lincoln Savings and Loan Association, Richmond, Henrico County, opened its branch office at 8907 Patterson Avenue, Henrico County, Virginia.
July	21	Rockingham Savings and Loan Association, City of Harrisonburg, opened its branch office at the northeast intersection of U.S. Route 33 and Virginia Secondary Highway 974, Rockingham County, Virginia.
August	20	First American Savings and Loan Association, Woodbridge, Prince William County, opened its branch office at 1608 Independence Boulevard, Virginia Beach, Virginia.

MAIN OFFICE RELOCATIONS

January	2	Cardinal Savings and Loan Association, City of Richmond, moved its main office from 615 Franklin Street to 616 Franklin Street, both in the City of Richmond, Virginia.
April	13	Washington-Lee Savings and Loan Association, McLean, Fairfax County, moved its main office from 8150 Leesburg Pike to 8200 Greensboro Drive, both McLean, Fairfax County, Virginia.
May	21	Lincoln Savings and Loan Association, Richmond, Henrico County, moved its main office from 7101 Jefferson Davis Highway, Chesterfield County, to 8907 Patterson Avenue, Henrico County, Virginia, and retained its former main office as a branch.
May	28	Capital Savings and Loan Association, Richmond, Henrico County, moved its main office from 3543 West Cary Street, City of Richmond, to 500 Forest Avenue, Henrico County, Virginia, and retained its former main office as a branch.
June	1	Caroline Savings and Loan Association, Bowling Green, Caroline County, moved its main office from 122 Main Street to 268 North Main Street, both in Bowling Green, Caroline County, Virginia.

BRANCH OFFICE RELOCATIONS

January	20	Capital Savings and Loan Association, Richmond, moved its branch office from 4915 Caskie Street to 4940 Fitzhugh Avenue, Willow Lawn Shopping Center, both in Henrico County, Virginia.
May	13	Family Savings and Loan Association of Virginia, Springfield, Fairfax County, moved its branch office from 1610 Washington Plaza to 1601 Washington Plaza, both in Lake Anne Shopping Center, Reston, Fairfax County, Virginia.
	21	Capital Savings and Loan Association, Richmond, moved its branch office from 445 Ridge Road to 500 Forest Avenue, both in Henrico County, Virginia.
August	6	Providence Savings and Loan Association, Vienna, Fairfax County, moved its branch office from 4613 Duke Street to 231 South Van Dorn Street, both in the City of Alexandria, Virginia.

BRANCH CLOSINGS

March	12	Family Savings and Loan Association of Virginia, Springfield, Fairfax County, closed its branch office at 1911 North Fort Myer Drive, Rosslyn Alley, Arlington County, Virginia.
April	24	First Commonwealth Savings & Loan Association, City of Alexandria, closed its branch office at 8792 Richmond Highway, City of Alexandria, Virginia.
	25	Family Savings and Loan Association of Virginia, Springfield, Fairfax County, closed its branch office at 8116 Arlington Boulevard, Fairfax County, Virginia.

STATEMENT OF CONDITION

MUTUAL ASSOCIATIONS	SL-217 FIRST COMMON-WEALTH SAVINGS & LOAN ASSOCIATION ALEXANDRIA	SL-163 METROPOLITAN SAVINGS & LOAN ASSOCIATION, INCORPORATED ARLINGTON
	3 OFFICES	2 OFFICES
ASSETS		
1. First mortgage loans	$ 47,036,193.00	$ 33,453,731.00
2. Home improvement loans	42,850.00	—
3. Loans on savings accounts	1,121,590.00	444,988.00
4. Other loans	—	—
5. Real estate owned	220,400.00	—
6. Office buildings	509,060.00	109,602.00
7. Furniture and fixtures	179,000.00	23,894.00
8. Cash on hand and in banks	312,040.00	175,008.00
9. Federal Home Loan Bank Stock	466,600.00	322,900.00
10. Government obligations	900,000.00	—
11. Other investments	1,146,523.00	1,534,296.00
12. Other assets	405,095.00	715,189.00
13. TOTAL ASSETS	$ 52,339,351.00	$ 36,779,608.00
LIABILITIES		
14. Savings accounts	$ 44,950,075.00	$ 31,032,045.00
15. Advances from F.H.L.B.	4,800,000.00	4,300,000.00
16. Borrowed money	—	—
17. Loans in process	39,000.00	66,450.00
18. Other liabilities	555,964.00	556,336.00
19. TOTAL LIABILITIES	$ 50,345,039.00	$ 35,954,831.00
NET WORTH		
20. Reserves required by law	$ 1,786,000.00	$ 824,777.00
21. Voluntary reserves	—	—
22. Capital stock		—
23. Surplus and undivided profits	208,312.00	—
24. TOTAL NET WORTH	$ 1,994,312.00	$ 824,777.00
25. TOTAL LIABILITIES & NET WORTH	$ 52,339,351.00	$ 36,779,608.00

DECEMBER 31, 1981

SL-37	SL-85	SL-111	SL-45	SL-142	
MUTUAL SAVINGS AND LOAN ASSOCIATION OF VIRGINIA	FREDERICKSBURG SAVINGS AND LOAN ASSOCIATION	PEOPLE'S SAVINGS AND LOAN ASSOCIATION	THE COOPERATIVE BUILDING AND LOAN ASSOCIATION OF LYNCHBURG, INCORPORATED	IMPERIAL SAVINGS AND LOAN ASSOCIATION, INCORPORATED	
DANVILLE	FREDERICKSBURG	HAMPTON	LYNCHBURG	MARTINSVILLE	
5 OFFICES	3 OFFICES	1 OFFICE	5 OFFICES	1 OFFICE	
$ 63,105,092.78	$162,213,053.00	$ 12,051,454.00	$ 98,964,476.00	$ 2,394,571.86	1
81,241.81	—	—	394,435.00	209,305.22	2
209,311.17	1,459,633.00	771,040.00	1,674,770.00	235,675.10	3
2,055,125.99	—	40,865.00	588,071.00	164,250.61	4
396,699.62	180,986.00	163,893.00	69,447.00	50,448.36	5
825,204.97	1,313,182.00	253,756.00	1,069,041.00	78,305.81	6
81,721.28	651,843.00	83,612.00	130,525.00	11,714.78	7
753,039.47	2,862,019.00	119,462.00	360,177.00	570,535.80	8
543,800.00	1,401,400.00	127,700.00	849,500.00	20,900.00	9
553,869.45	7,130,767.00	—	1,023,952.00	47,277.00	10
2,262,774.47	6,522,308.00	640,427.00	9,106,635.00	—	11
1,120,674.16	1,583,813.00	52,595.00	1,305,480.00	6,038.28	12
$ 71,988,555.17	$185,319,004.00	$ 14,304,804.00	$115,536,509.00	3,789,022.82	13
$ 64,696,369.98	$160,846,183.00	$ 11,827,878.00	$104,106,954.00	$3,367,514.23	14
190,000.00	7,330,000.00	1,303,000.00	1,000,000.00	150,000.00	15
1,000,000.00	488,600.00	144,700.00	1,200,204.00	—	16
244,828.61	1,213,113.00	68,929.00	1,456,477.00	79,530.00	17
1,006,000.40	2,860,120.00	394,488.00	1,062,637.00	28,520.05	18
$ 67,137,198.99	$172,738,016.00	$ 13,738,995.00	$108,826,272.00	$ 3,625,564.28	19
$ 2,707,567.00	$ 7,891,775.00	$ 381,011.00	$ 3,783,800.00	$ 108,199.29	20
—	—	108,028.00	—	—	21
—	—	—	—	—	22
2,143,789.18	4,689,213.00	76,770.00	2,926,437.00	55,259.25	23
$ 4,851,356.18	$ 12,580,988.00	$ 565,809.00	$ 6,710,237.00	$ 163,458.54	24
$ 71,988,555.17	$185,319,004.00	$ 14,304,804.00	$115,536,509.00	$ 3,789,022.82	25

STATEMENT OF CONDITION

MUTUAL ASSOCIATIONS	SL-84 NEWPORT NEWS SAVINGS AND LOAN ASSOCIATION NEWPORT NEWS	SL-110 THE BERKLEY CITIZENS MUTUAL SAVINGS AND LOAN ASSOCIATION, INCORPORATED NORFOLK
	8 OFFICES	1 OFFICE
ASSETS		
1. First mortgage loans	$141,388,432.00	$ 10,403,355.00
2. Home improvement loans	573,157.00	151,334.00
3. Loans on savings accounts	1,350,817.00	826,160.00
4. Other loans	3,164,327.00	405,755.00
5. Real estate owned	30,504.00	352,288.00
6. Office buildings	3,769,078.00	100,530.00
7. Furniture and fixtures	591,724.00	34,459.00
8. Cash on hand and in banks	1,482,678.00	127,535.00
9. Federal Home Loan Bank Stock	1,214,000.00	90,000.00
10. Government obligations	2,000.00	—
11. Other investments	15,649,633.00	305,000.00
12. Other assets	14,132,836.00	172,756.00
13. TOTAL ASSETS	$183,349,186.00	$ 12,969,172.00
LIABILITIES		
14. Savings accounts	$134,232,713.00	$ 11,409,875.00
15. Advances from F.H.L.B.	24,280,000.00	1,040,000.00
16. Borrowed money	12,118,784.00	—
17. Loans in process	119,189.00	258,019.00
18. Other liabilities	8,060,608.00	150,411.00
19. TOTAL LIABILITIES	$178,811,294.00	$ 12,858,305.00
NET WORTH		
20. Reserves required by law	$ 3,268,943.00	$ —
21. Voluntary reserves	—	—
22. Capital stock	—	—
23. Surplus and undivided profits	1,268,949.00	110,867.00
24. TOTAL NET WORTH	$ 4,537,892.00	$ 110,867.00
25. TOTAL LIABILITIES & NET WORTH	$183,349,186.00	$ 12,969,172.00

DECEMBER 31, 1981

SL-108 CHESAPEAKE SAVINGS AND LOAN ASSOCIATION NORFOLK 6 OFFICES	SL-112 ELIZABETH BUILDING AND LOAN ASSOCIATION, INCORPORATED PORTSMOUTH 1 OFFICE	SL-141 HOMESTEAD SAVINGS AND LOAN ASSOCIATION PORTSMOUTH 1 OFFICE	SL-189 UNION MUTUAL SAVINGS AND LOAN ASSOCIATION RICHMOND 1 OFFICE	SL-15 SOUTHWEST VIRGINIA SAVINGS AND LOAN ASSOCIATION ROANOKE 5 OFFICES	
$128,074,298.57	$ 2,236,609.83	$ 5,305,000.11	$ 7,040,832.04	$ 49,736,478.00	1
442,289.25	—	51,607.86	6,949.50	250,145.00	2
1,253,417.07	5,477.39	67,806.75	550,748.90	242,280.00	3
4,681,792.16	—	—	—	64,511.00	4
—	—	—	138,082.11	135,958.00	5
1,308,080.71	—	139,978.03	—	1,746,674.00	6
145,615.36	5,464.71	41,529.92	23,658.16	244,460.00	7
104,047.82	310,597.87	283,598.24	321,645.51	266,964.00	8
1,360,000.00	—	39,800.00	66,500.00	433,800.00	9
6,708,296.42	—	—	—	200,000.00	10
1,723,286.91	—	511,345.95	—	2,480,935.00	11
2,657,694.60	18,189.26	28,168.78	250,042.74	699,760.00	12
$148,458,818.87	$ 2,576,339.06	$ 6,468,835.64	$ 8,398,458.96	$ 56,501,965.00	13
$115,665,864.86	$ 1,588,347.52	$ 4,863,974.39	$ 7,267,310.30	$ 50,661,004.00	14
24,650,000.00	—	—	870,000.00	2,850,000.00	15
1,385,000.00	639,924.92	—	—	79,371.00	16
2,127,097.00	—	860,068.42	8,790.00	86,937.00	17
876,335.04	53,612.56	64,440.24	173,788.60	442,476.00	18
$144,704,296.90	$ 2,281,885.00	$ 5,788,483.05	$ 8,319,888.90	$ 54,119,788.00	19
$ 3,754,521.97	$ 92,365.00	$ 201,953.00	$ —	$ 2,284,128.00	20
—	—	139,689.77	—	—	21
—	—	—	—	—	22
—	202,089.06	338,709.82	78,570.06	98,049.00	23
$ 3,754,521.97	$ 294,454.06	$ 680,352.59	78,570.06	$ 2,382,177.00	24
$148,458,818.87	$ 2,576,339.06	$ 6,468,835.64	$ 8,398,458.96	$ 56,501,965.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-191 SHORE SAVINGS AND LOAN ASSOCIATION ACCOMAC 3 OFFICES	SL-259 MOUNT VERNON SAVINGS AND LOAN ASSOCIATION ALEXANDRIA 1 OFFICE
ASSETS		
1. First mortgage loans	$ 14,185,618.00	$ 96,698,861.86
2. Home improvement loans	34,748.00	133,621.11
3. Loans on savings accounts	72,940.00	440,655.68
4. Other loans	70,586.00	—
5. Real estate owned	11,881.00	1,815.98
6. Office buildings	64,198.00	259,331.85
7. Furniture and fixtures	19,875.00	206,443.81
8. Cash on hand and in banks	57,810.00	3,930,018.95
9. Federal Home Loan Bank Stock	132,100.00	102,400.00
10. Government obligations	1,450,000.00	—
11. Other investments	1,209,287.00	4,394,812.34
12. Other assets	31,896.00	297,474.31
13. TOTAL ASSETS	$ 17,340,939.00	$106,465,435.89
LIABILITIES		
14. Savings accounts	$ 16,105,267.00	$ 58,061,404.87
15. Advances from F.H.L.B.	—	1,000,000.00
16. Borrowed money	—	—
17. Loans in process	9,522.00	42,957,408.09
18. Other liabilities	269,379.00	2,335,655.70
19. TOTAL LIABILITIES	$ 16,384,168.00	$104,354,468.66
NET WORTH		
20. Reserves required by law	$ 477,000.00	$ 169,122.26
21. Voluntary reserves	—	—
22. Capital stock	101,500.00	1,100,420.00
23. Surplus and undivided profits	378,271.00	841,424.97
24. TOTAL NET WORTH	$ 956,771.00	$ 2,110,967.23
25. TOTAL LIABILITIES & NET WORTH	$ 17,340,939.00	$106,465,435.89

DECEMBER 31, 1981

SL-173	SL-171	SL-229	SL-206	SL-267	
SUBURBAN SAVINGS AND LOAN ASSOCIATION	NORTHERN VIRGINIA SAVINGS AND LOAN ASSOCIATION	CAROLINE SAVINGS AND LOAN ASSOCIATION	CHARLOTTESVILLE SAVINGS AND LOAN ASSOCIATION	GUARANTY SAVINGS AND LOAN ASSOCIATION	
ANNANDALE	ARLINGTON	BOWLING GREEN	CHARLOTTESVILLE	CHARLOTTESVILLE	
14 OFFICES	13 OFFICES	1 OFFICE	2 OFFICES	1 OFFICE	
$263,528,261.00	$308,219,559.00	$ 9,989,595.00	$ 57,586,692.00	$ 3,302,145.00	1
—	—	30,418.00	—	—	2
4,517,254.00	4,005,433.00	247,095.00	339,033.00	10,500.00	3
—	1,240,438.00	—	467,318.00	82,400.00	4
—	242,311.00	33,725.00	513,973.00	—	5
8,255,298.00	2,758,711.00	219,916.00	984,399.00	—	6
809,502.00	454,319.00	16,193.00	83,305.00	51,918.00	7
102,129.00	5,341,925.00	91,733.00	304,054.00	27,443.00	8
2,419,400.00	2,870,500.00	89,000.00	662,500.00	500.00	9
8,000,000.00	10,494,315.00	—	2,724,321.00	324,296.00	10
18,543,668.00	2,224,878.00	1,200,040.00	965,211.00	3,308,072.00	11
5,235,897.00	12,038,154.00	251,616.00	1,600,499.00	95,051.00	12
$311,411,409.00	$349,890,543.00	$12,169,331.00	$ 66,231,305.00	$ 7,202,325.00	13
$252,166,588.00	$280,937,454.00	$ 10,268,971.00	$ 48,923,480.00	$ 5,607,511.00	14
29,100,000.00	56,710,000.00	800,000.00	12,950,000.00	—	15
4,960,824.00	4,000,000.00	312,799.00	1,084,411.00	511,912.00	16
9,177,565.00	793,840.00	51,152.00	552,025.00	47,272.00	17
6,320,093.00	3,583,486.00	64,467.00	787,052.00	26,820.00	18
$301,725,070.00	$346,024,780.00	$ 11,497,389.00	$ 64,296,968.00	$ 6,193,515.00	19
$ 9,370,000.00	$ 3,417,433.00	$ 110,030.00	$ 644,025.00	$ 38,846.00	20
—	—	—	—	—	21
212,598.00	387,247.00	225,965.00	240,000.00	1,007,190.00	22
103,741.00	61,083.00	335,947.00	1,050,312.00	(37,226.00)	23
$ 9,686,339.00	$ 3,865,763.00	$ 671,942.00	$ 1,934,337.00	$ 1,008,810.00	24
$311,411,409.00	$349,890,543.00	$ 12,169,331.00	$ 66,231,305.00	$ 7,202,325.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-263 BLUE RIDGE SAVINGS & LOAN ASSOCIATION FLOYD 1 OFFICE	SL-231 RAPPAHANNOCK SAVINGS AND LOAN ASSOCIATION FREDERICKSBURG 2 OFFICES
ASSETS		
1. First mortgage loans	$ 5,883,455.00	$ 26,249,244.00
2. Home improvement loans	37,008.00	—
3. Loans on savings accounts	123,452.00	1,009,208.00
4. Other loans	33,493.00	177,912.00
5. Real estate owned	45,000.00	—
6. Office buildings	136,392.00	678,574.00
7. Furniture and fixtures	37,350.00	103,190.00
8. Cash on hand and in banks	117,872.00	61,670.00
9. Federal Home Loan Bank Stock	50,300.00	222,300.00
10. Government obligations	—	200,000.00
11. Other investments	1,250,000.00	600,000.00
12. Other assets	70,274.00	327,162.00
13. TOTAL ASSETS	$ 7,784,596.00	$ 29,629,260.00
LIABILITIES		
14. Savings accounts	$ 6,765,360.00	$ [illegible]
15. Advances from F.H.L.B.	150,000.00	[illegible]
16. Borrowed money	184,512.00	[illegible]
17. Loans in process	—	[illegible]
18. Other liabilities	10,274.00	203,117.00
19. TOTAL LIABILITIES	$ 7,110,146.00	$ 27,794,201.00
NET WORTH		
20. Reserves required by law	$ 48,244.00	$ 158,238.00
21. Voluntary reserves	150,000.00	—
22. Capital stock	450,000.00	808,800.00
23. Surplus and undivided profits	26,206.00	868,021.00
24. TOTAL NET WORTH	$ 674,450.00	$ 1,835,059.00
25. TOTAL LIABILITIES & NET WORTH	$ 7,784,596.00	$ 29,629,260.00

DECEMBER 31, 1981

SL-216 FRONT ROYAL SAVINGS AND LOAN ASSOCIATION FRONT ROYAL 1 OFFICE	SL-196 GALAX SAVINGS AND LOAN ASSOCIATION GALAX 2 OFFICES	SL-222 MIDDLE PENINSULA-NORTHERN NECK SAVINGS AND LOAN ASSOCIATION GLOUCESTER 4 OFFICES	SL-276 STANDARD SAVINGS AND LOAN ASSOCIATION GRUNDY 1 OFFICE	SL-220 ROCKINGHAM SAVINGS AND LOAN ASSOCIATION HARRISONBURG 2 OFFICES	
$ 3,507,469.49	$ 21,017,158.00	$ 27,528,850.00	$ 1,934,694.00	$ 31,932,598.00	1
50,553.36	180,578.00	—	—	374,907.00	2
71,917.94	212,769.00	2,024,032.00	10,210.00	485,476.00	3
78,890.31	980,335.00	4,000,000.00	410,824.00	—	4
22,500.00	52,933.00	74,521.00	101,564.00	92,878.00	5
149,493.09	141,840.00	127,210.00	95,459.00	838,071.00	6
122,620.29	31,188.00	82,643.00	49,614.00	152,511.00	7
1,215,935.12	2,589,000.00	7,876,121.00	506,859.00	1,653,422.00	8
17,500.00	199,300.00	255,000.00	9,600.00	311,300.00	9
12,814.80	—	—	—	—	10
4,847,762.00	243,570.00	5,000.00	1,741,637.00	—	11
153,253.75	124,921.00	730,735.00	13,486.00	395,361.00	12
$ 10,250,710.15	$ 25,773,592.00	$ 42,704,112.00	$ 4,873,947.00	$ 36,236,524.00	13
$ 8,687,153.49	$ 24,064,509.00	$ 41,373,306.00	$ 3,262,205.00	$ 32,216,840.00	14
100,000.00	—	500,000.00	—	2,300,000.00	15
—	—	—	—	584,901.00	16
233,897.14	35,747.00	74,632.00	46,275.00	47,000.00	17
67,420.17	194,351.00	437,592.00	112,604.00	355,367.00	18
$ 9,088,470.80	$ 24,294,607.00	$ 42,385,530.00	$ 3,421,084.00	$ 35,504,108.00	19
$ 18,200.00	$ 811,458.00	$ 406,265.00	$ —	$ 392,393.00	20
—	—	—	—	—	21
866,770.00	234,645.00	259,088.00	1,063,000.00	150,880.00	22
277,269.35	432,882.00	(346,771.00)	389,863.00	189,143.00	23
$ 1,162,239.35	$ 1,478,985.00	$ 318,582.00	$ 1,452,863.00	$ 732,416.00	24
$ 10,250,710.15	$ 25,773,592.00	$ 42,704,112.00	$ 4,873,947.00	$ 36,236,524.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-269 SECURITY SAVINGS AND LOAN ASSOCIATION HAYES 1 OFFICE	SL-228 FIRST COLONIAL SAVINGS AND LOAN ASSOCIATION HOPEWELL 5 OFFICES
ASSETS		
1. First mortgage loans	$ 2,664,370.00	$ 37,967,402.00
2. Home improvement loans	—	227,406.00
3. Loans on savings accounts	61,907.00	1,369,026.00
4. Other loans	60,800.00	592,717.00
5. Real estate owned	—	205,056.00
6. Office buildings	248,208.00	654,739.00
7. Furniture and fixtures	28,294.00	112,105.00
8. Cash on hand and in banks	38,178.00	337,508.00
9. Federal Home Loan Bank Stock	18,900.00	273,700.00
10. Government obligations	2,099,031.00	1,109,720.00
11. Other investments	923,109.00	1,510,829.00
12. Other assets	101,416.00	2,122,729.00
13. TOTAL ASSETS	$ 6,244,213.00	$ 46,482,937.00
LIABILITIES		
14. Savings accounts	$ 5,083,696.00	$ 37,022,195.00
15. Advances from F.H.L.B.	—	4,800,000.00
16. Borrowed money	—	1,444,931.00
17. Loans in process	390.00	1,419,270.00
18. Other liabilities	66,183.00	440,518.00
19. TOTAL LIABILITIES	$ 5,150,269.00	$ 45,126,914.00
NET WORTH		
20. Reserves required by law	$ —	$ 203,614.00
21. Voluntary reserves	—	—
22. Capital stock	841,808.00	722,307.00
23. Surplus and undivided profits	252,136.00	430,102.00
24. TOTAL NET WORTH	$ 1,093,944.00	$ 1,356,023.00
25. TOTAL LIABILITIES & NET WORTH	$ 6,244,213.00	$ 46,482,937.00

DECEMBER 31, 1981

SL-201 COMMONWEALTH SAVINGS AND LOAN ASSOCIATION MANASSAS	SL-253 McLEAN SAVINGS AND LOAN ASSOCIATION McLEAN	SL-184 PENINSULA SAVINGS AND LOAN ASSOCIATION NEWPORT NEWS	SL-223 BLACK DIAMOND SAVINGS AND LOAN ASSOCIATION, INC. NORTON	SL-67 VIRGINIA FIRST SAVINGS AND LOAN ASSOCIATION PETERSBURG	
2 OFFICES	2 OFFICES	8 OFFICES	3 OFFICES	10 OFFICES	
$ 41,291,305.00	$ 20,258,240.00	$ 77,735,852.00	$ 19,844,691.00	$215,234,629.00	1
156,255.00	—	9,748,515.00	390,499.00	56,692.00	2
853,964.00	174,887.00	694,417.00	972,521.00	1,391,118.00	3
774,366.00	1,065,992.00	7,769.00	10,000.00	1,557,788.00	4
85,000.00	—	158,608.00	30,614.00	491,002.00	5
703,980.00	25,000.00	272,970.00	556,175.00	2,407,250.00	6
137,629.00	115,534.00	123,517.00	111,723.00	446,702.00	7
2,041,032.00	400,485.00	571,411.00	88,315.00	588,019.00	8
485,000.00	150,300.00	840,000.00	183,600.00	2,146,500.00	9
900,000.00	260,501.00	—	—	1,000,000.00	10
400,000.00	1,188,769.00	6,849,058.00	1,117,807.00	14,425,412.00	11
527,810.00	270,704.00	2,091,251.00	211,812.00	2,903,992.00	12
$ 48,356,341.00	$ 23,910,412.00	$ 99,093,368.00	$ 23,617,757.00	$242,649,104.00	13
$ 41,575,093.00	$ 20,860,668.00	$ 79,245,048.00	$ 19,855,807.00	$169,268,092.00	14
4,150,000.00	800,000.00	15,900,000.00	2,000,000.00	42,930,000.00	15
—	—	—	695,000.00	4,353,948.00	16
694,038.00	564,529.00	196,861.00	40,589.00	3,007,881.00	17
1,316,506.00	176,898.00	2,563,665.00	356,617.00	6,192,904.00	18
$ 47,735,637.00	$ 22,402,095.00	$ 97,905,574.00	$ 22,948,013.00	$225,752,825.00	19
$ 479,101.00	$ 92,762.00	$ 2,445,179.00	$ 295,903.00	$ 7,125,000.00	20
—	—	8,350.00	36,745.00	—	21
296,240.00	907,500.00	290,500.00	350,500.00	4,342,000.00	22
(154,637.00)	508,055.00	(1,556,235.00)	(13,404.00)	5,429,279.00	23
$ 620,704.00	$ 1,508,317.00	$ 1,187,794.00	$ 669,744.00	$ 16,896,279.00	24
$ 48,356,341.00	$ 23,910,412.00	$ 99,093,368.00	$ 23,617,757.00	$242,649,104.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-264 SENTINEL SAVINGS AND LOAN ASSOCIATION RICHLANDS	SL-153 CAPITAL SAVINGS AND LOAN ASSOCIATION RICHMOND
	2 OFFICES	1 OFFICE
ASSETS		
1. First mortgage loans	$ 8,537,556.00	$ 92,624,509.00
2. Home improvement loans	—	170.00
3. Loans on savings accounts	884,545.00	2,049,000.00
4. Other loans	1,099,494.00	460,000.00
5. Real estate owned	22,686.00	58,816.00
6. Office buildings	353,938.00	2,048,389.00
7. Furniture and fixtures	59,914.00	303,813.00
8. Cash on hand and in banks	274,388.00	728,039.00
9. Federal Home Loan Bank Stock	54,500.00	934,800.00
10. Government obligations	—	—
11. Other investments	838,040.00	5,511,575.00
12. Other assets	42,110.00	1,500,068.00
13. TOTAL ASSETS	$ 12,167,171.00	$106,219,179.00
LIABILITIES		
14. Savings accounts	$ 10,687,616.00	$ 83,207,514.00
15. Advances from F.H.L.B.	—	18,695,000.00
16. Borrowed money	168,740.00	177,488.00
17. Loans in process	25,418.00	960,258.00
18. Other liabilities	119,716.00	1,697,988.00
19. TOTAL LIABILITIES	11,001,490.00	$104,738,248.00
NET WORTH		
20. Reserves required by law	$ 21,500.00	$ —
21. Voluntary reserves	—	—
22. Capital stock	841,950.00	619,125.00
23. Surplus and undivided profits	302,231.00	861,806.00
24. TOTAL NET WORTH	$ 1,165,681.00	$ 1,480,931.00
25. TOTAL LIABILITIES & NET WORTH	$ 12,167,171.00	$106,219,179.00

DECEMBER 31, 1981

SL-282 CARDINAL SAVINGS AND LOAN ASSOCIATION RICHMOND 1 OFFICE	SL-214 CITIZENS SAVINGS AND LOAN ASSOCIATION RICHMOND 12 OFFICES	SL-225 COLONIAL SAVINGS AND LOAN ASSOCIATION RICHMOND 8 OFFICES	SL-209 HERITAGE SAVINGS AND LOAN ASSOCIATION RICHMOND 11 OFFICES	SL-239 INVESTORS SAVINGS AND LOAN ASSOCIATION RICHMOND 10 OFFICES	
$ 1,339,581.00	$200,470,665.00	$ 89,120,901.00	$269,426,731.00	$163,354,666.00	1
3,000.00	1,965,987.00	2,689,935.00	—	386,384.00	2
98,100.00	3,337,510.00	3,579,079.00	7,071,135.00	3,232,281.00	3
172,000.00	—	4,000.00	—	6,479,500.00	4
—	37,409.00	440,411.00	1,589,365.00	130,683.00	5
—	1,707,488.00	586,930.00	792,767.00	1,418,838.00	6
137,710.00	353,072.00	368,627.00	393,499.00	625,088.00	7
641,272.00	5,589,749.00	2,924,386.00	1,952,987.00	2,472,176.00	8
500.00	1,592,600.00	790,000.00	2,207,500.00	1,600,500.00	9
2,952,624.00	7,244,773.00	—	11,252,707.00	11,741,110.00	10
4,680,677.00	—	799,044.00	—	10,871,418.00	11
103,923.00	4,470,372.00	2,178,091.00	8,636,314.00	5,354,059.00	12
$ 10,129,387.00	$226,769,625.00	$103,481,404.00	$303,323,005.00	$207,666,703.00	13
$ 5,429,565.00	$174,753,916.00	$ 81,134,617.00	$238,111,030.00	$132,620,949.00	14
—	25,500,000.00	15,800,000.00	44,150,000.00	30,810,000.00	15
2,561,979.00	9,242,332.00	488,856.00	8,149,268.00	23,865,404.00	16
17,512.00	2,659,822.00	1,358,161.00	2,992,356.00	8,510,781.00	17
43,197.00	6,778,094.00	3,103,040.00	3,807,414.00	7,554,517.00	18
$ 8,052,253.00	$218,934,164.00	$101,884,674.00	$297,210,068.00	$203,361,651.00	19
$ 407,375.00	$ —	$ 642,000.00	$ 3,961,600.00	$ —	20
—	—	—	—	—	21
1,629,500.00	1,350,608.00	796,075.00	630,000.00	2,150,825.00	22
40,259.00	6,484,853.00	158,655.00	1,521,337.00	2,154,227.00	23
$ 2,077,134.00	$ 7,835,461.00	$ 1,596,730.00	$ 6,112,937.00	$ 4,305,052.00	24
$ 10,129,387.00	$226,769,625.00	$103,481,404.00	$303,323,005.00	$207,666,703.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-226 LINCOLN SAVINGS AND LOAN ASSOCIATION RICHMOND 5 OFFICES	SL-161 COLONY SAVINGS AND LOAN ASSOCIATION ROANOKE 3 OFFICES
ASSETS		
1. First mortgage loans	$ 37,992,273.00	$ 16,960,160.00
2. Home improvement loans	48,342.00	13,940.00
3. Loans on savings accounts	1,301,825.00	257,088.00
4. Other loans	2,066,017.00	30,012.00
5. Real estate owned	260,595.00	163,229.00
6. Office buildings	325,533.00	354,551.00
7. Furniture and fixtures	199,647.00	76,682.00
8. Cash on hand and in banks	99,045.00	100,415.00
9. Federal Home Loan Bank Stock	273,400.00	156,100.00
10. Government obligations	—	—
11. Other investments	9,150,749.00	1,351,320.00
12. Other assets	129,852.00	83,818.00
13. TOTAL ASSETS	$ 51,847,278.00	$ 19,547,315.00
LIABILITIES		
14. Savings accounts	$ 33,417,473.00	$ 17,048,201.00
15. Advances from F.H.L.B.	2,780,000.00	1,450,000.00
16. Borrowed money	8,624,895.00	484,212.00
17. Loans in process	2,642,246.00	6.00
18. Other liabilities	2,679,194.00	247,505.00
19. TOTAL LIABILITIES	$ 50,143,808.00	$ 19,229,924.00
NET WORTH		
20. Reserves required by law	$ —	$ 150,000.00
21. Voluntary reserves	—	—
22. Capital stock	911,326.00	247,908.00
23. Surplus and undivided profits	792,144.00	(80,517.00)
24. TOTAL NET WORTH	$ 1,703,470.00	$ 317,391.00
25. TOTAL LIABILITIES & NET WORTH	$ 51,847,278.00	$ 19,547,315.00

DECEMBER 31, 1981

SL-234 FAMILY SAVINGS AND LOAN ASSOCIATION OF VIRGINIA SPRINGFIELD 5 OFFICES	SL-280 FIRST SAVINGS AND LOAN ASSOCIATION OF SUFFOLK SUFFOLK 4 OFFICES	SL-179 PROVIDENCE SAVINGS AND LOAN ASSOCIATION VIENNA 10 OFFICES	SL-200 UNITED SAVINGS AND LOAN ASSOCIATION VIENNA 6 OFFICES	SL-260 SEABOARD SAVINGS AND LOAN ASSOCIATION VIRGINIA BEACH 3 OFFICES	
$ 52,617,996.00	$ 70,403,715.00	$115,346,548.00	$ 68,595,684.00	$ 26,913,032.00	1
4,699.00	1,615,019.00	—	10,461.00	367,846.00	2
1,954,112.00	693,347.00	1,506,232.00	941,338.00	704,726.00	3
12,626,789.00	857,004.00	—	3,894,586.00	—	4
139,311.00	286,578.00	1,490,221.00	70,132.00	99,713.00	5
277,222.00	323,345.00	1,473,333.00	228,267.00	—	6
486,204.00	100,560.00	542,794.00	156,597.00	—	7
619,985.00	1,252,925.00	475,683.00	1,136,324.00	67,803.00	8
554,200.00	729,315.00	1,079,400.00	855,000.00	186,900.00	9
1,000,000.00	250,000.00	3,566,358.00	1,501,380.00	—	10
543,545.00	5,100,594.00	4,513,531.00	230,458.00	1,057,304.00	11
1,355,799.00	6,862,187.00	2,194,984.00	1,244,607.00	468,249.00	12
$ 72,179,862.00	$ 88,474,589.00	$132,189,084.00	$ 78,864,834.00	$ 29,865,573.00	13
$ 59,965,128.00	$ 70,067,219.00	$105,191,898.00	$ 54,580,198.00	$ 23,154,544.00	14
9,635,000.00	13,560,000.00	16,050,000.00	16,500,000.00	2,525,000.00	15
—	—	2,170,971.00	—	375,000.00	16
62,800.00	52,489.00	842,844.00	1,021,301.00	1,074,047.00	17
1,907,234.00	2,005,277.00	2,028,199.00	1,982,695.00	140,182.00	18
$ 71,570,162.00	$ 85,684,985.00	$126,283,912.00	$ 74,084,194.00	$ 27,268,773.00	19
$ —	$ 1,760,687.00	$ 4,517,812.00	$ —	$ —	20
—	—	—	—	—	21
1,372,850.00	1,897,122.00	1,205,585.00	2,669,750.00	1,250,000.00	22
(763,150.00)	(868,205.00)	181,775.00	2,110,890.00	1,346,800.00	23
$ 609,700.00	$ 2,789,604.00	$ 5,905,172.00	$ 4,780,640.00	$ 2,596,800.00	24
$ 72,179,862.00	$ 88,474,589.00	$132,189,084.00	$ 78,864,834.00	$ 29,865,573.00	25

STATEMENT OF CONDITION

STOCK ASSOCIATIONS	SL-185 JEFFERSON SAVINGS AND LOAN ASSOCIATION WARRENTON 7 OFFICES	SL-252 LIBERTY SAVINGS AND LOAN ASSOCIATION WARRENTON 1 OFFICE
ASSETS		
1. First mortgage loans	$155,810,618.00	$ 11,365,001.00
2. Home improvement loans	52,775.00	—
3. Loans on savings accounts	1,822,600.00	486,132.00
4. Other loans	12,187.00	—
5. Real estate owned	174,202.00	—
6. Office buildings	1,504,983.00	277,052.00
7. Furniture and fixtures	209,757.00	46,457.00
8. Cash on hand and in banks	247,078.00	430,194.00
9. Federal Home Loan Bank Stock	1,313,600.00	49,700.00
10. Government obligations	7,902,761.00	—
11. Other investments	7,938,278.00	7,838.00
12. Other assets	2,360,817.00	34,376.00
13. TOTAL ASSETS	$179,349,656.00	$ 12,696,750.00
LIABILITIES		
14. Savings accounts	$146,722,163.00	$ 9,750,783.00
15. Advances from F.H.L.B.	19,500,000.00	60,000.00
16. Borrowed money	4,758,053.00	—
17. Loans in process	990,131.00	1,622,158.00
18. Other liabilities	1,615,350.00	232,006.00
19. TOTAL LIABILITIES	$173,585,697.00	$ 11,664,947.00
NET WORTH		
20. Reserves required by law	$ 3,450,854.00	$ 43,493.00
21. Voluntary reserves	—	—
22. Capital stock	405,550.00	701,290.00
23. Surplus and undivided profits	1,907,555.00	287,020.00
24. TOTAL NET WORTH	$ 5,763,959.00	$ 1,031,803.00
25. TOTAL LIABILITIES & NET WORTH	$179,349,656.00	$ 12,696,750.00

DECEMBER 31, 1981

SL-172 OLD DOMINION SAVINGS AND LOAN ASSOCIATION WINCHESTER 9 OFFICES	SL-187 FIRST AMERICAN SAVINGS & LOAN ASSOCIATION WOODBRIDGE 12 OFFICES	SL-244 MOUNTAIN SECURITY SAVINGS AND LOAN ASSOCIATION WYTHEVILLE 4 OFFICES	
$152,302,161.00	$140,307,348.00	$ 20,148,372.92	1
—	25,020.00	152,138.42	2
951,112.00	3,438,773.00	840,547.65	3
—	—	67,554.81	4
—	1,228,487.00	59,494.00	5
2,501,679.00	482,173.00	150,665.53	6
279,500.00	1,007,478.00	242,870.21	7
558,756.00	1,644,758.00	78,054.16	8
1,429,200.00	1,118,800.00	151,700.00	9
199,375.00	14,238,554.00	200,000.00	10
6,909,938.00	5,013,711.00	731,570.46	11
3,032,621.00	2,250,320.00	675,389.02	12
$168,164,342.00	$170,755,422.00	$ 23,498,357.18	13
$148,580,708.00	$108,302,245.00	$ 21,225,377.57	14
9,300,000.00	22,375,000.00	1,400,000.00	15
470,938.00	16,765,678.00	—	16
917,425.00	13,918,291.00	123,841.46	17
1,185,989.00	4,418,710.00	186,621.02	18
$160,455,060.00	$165,779,924.00	$ 22,935,840.05	19
$ 5,035,692.00	$ 1,980,726.00	$ 128,410.96	20
—	—	—	21
928,296.00	501,854.00	319,870.00	22
1,745,294.00	2,492,918.00	114,236.17	23
$ 7,709,282.00	$ 4,975,498.00	$ 562,517.13	24
$168,164,342.00	$170,755,422.00	$ 23,498,357.18	25

ALPHABETICAL LISTING BY LOCATION OF STATE MUTUAL SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings & Loan Association
301 South Washington Street 22314
Br: 501 King Street

CITY OF CHESAPEAKE

Brs: Chesapeake Savings and Loan Association
604 Liberty Street
213 Battlefield Boulevard, South

CITY OF DANVILLE

Mutual Savings and Loan Association of Virginia
500 Main Street 24541
Brs: 539 Arnett Boulevard
600 West Main Street

CITY OF FREDERICKSBURG

Fredericksburg Savings and Loan Association
400 George Street 22401

CITY OF HAMPTON

Brs: Newport News Savings and Loan Association
30 South Armistead Avenue
2034 Coliseum Drive

People's Savings and Loan Association
101 North Armistead Avenue 23369

CITY OF LYNCHBURG

Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street 24505
Brs: 2015 Wards Road
3309 Old Forest Road

CITY OF MARTINSVILLE

Imperial Savings & Loan Association, Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings and Loan Association
301 Hiden Boulevard 23606
Brs: 13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street

CITY OF NORFOLK

Berkley Citizens Mutual Savings and Loan Association, Incorporated, The
623 East Virginia Beach Boulevard 23510

Chesapeake Savings and Loan Association
Brambleton & Granby Streets 23510

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association, Incorporated
519 Washington Street 23704

Homestead Savings and Loan Association
3001 High Street 23707

CITY OF RICHMOND

Union Mutual Savings and Loan Association
115 East Marshall Street 23260

CITY OF ROANOKE

Southwest Virginia Savings and Loan Association
306 Second Street, S.W. 24011
Br: 1611 Hershberger Road, N.W.

CITY OF SALEM

Br: Southwest Virginia Savings and Loan Association
40 West Main Street

CITY OF VIRGINIA BEACH

Brs: Chesapeake Savings and Loan Association
2013 Pleasure House Road
6056 East Indian River Road
1316 North Great Neck Road

COUNTIES

AMHERST COUNTY

Brs: Cooperative Building and Loan Association of Lynchburg, Incorporated, The
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

ARLINGTON COUNTY

Metropolitan Savings & Loan Association, Incorporated
2930 Wilson Boulevard
Arlington 22216

FAIRFAX COUNTY

Brs: First Commonwealth Savings & Loan Association
5119 Leesburg Pike

HALIFAX COUNTY

Br: Mutual Savings and Loan Association of Virginia
4018 Halifax Road

HENRY COUNTY

Br: Mutual Savings and Loan Association of Virginia
U.S. Route 220 & Sunset Road, Collinsville

JAMES CITY COUNTY

Br: Newport News Savings and Loan Association
1312 Jamestown Road

ALPHABETICAL LISTING BY LOCATION OF STATE MUTUAL SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

LOUDOUN COUNTY
Br: Metropolitan Savings & Loan
Association, Incorporated
157 South Catoctin Circle, Leesburg

ROANOKE COUNTY
Brs: Southwest Virginia Savings and Loan
Association
2133 Electric Road, S.W.
200 Maple Street, Vinton

SPOTSYLVANIA COUNTY
Br: Fredericksburg Savings and Loan
Association
4535 Lafayette Boulevard

STAFFORD COUNTY
Br: Fredericksburg Savings and Loan
Association
State Route 610, Garrisonville

YORK COUNTY
Br: Newport News Savings and Loan
Association
2018 U.S. Route 17, Grafton
Shopping Center, Grafton

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

CITIES

CITY OF ALEXANDRIA

Brs: Providence Savings and Loan Association
3500 Mount Vernon Avenue
231 South Van Dorn Street

Br: United Savings and Loan Association
1500 North Beauregard Street

CITY OF BRISTOL

Br: Northern Virginia Savings and Loan Association
Bristol Mall Shopping Center

CITY OF CHARLOTTESVILLE

Br: Charlottesville Savings and Loan Association
300 Preston Avenue

Guaranty Savings and Loan Association
206 Fifth Street, N.E.
Charlottesville 22902

Br: Investors Savings and Loan Association
2033 Ivy Road

Br: Suburban Savings and Loan Association
1709 Emmet Street

CITY OF COLONIAL HEIGHTS

Br: Virginia First Savings and Loan Association
Newcastle Drive & Boulevard

CITY OF EMPORIA

Br: Virginia First Savings and Loan Association
Weaver & North Main Streets

CITY OF FRANKLIN

Br: First Savings and Loan Association of Suffolk
510 North Main Street

CITY OF FREDERICKSBURG

Br: First American Savings & Loan Association
1316 Jefferson Davis Highway

Rappahannock Savings and Loan Association
614 Princess Anne Avenue 22401
Br: 325 Jefferson Davis Highway

CITY OF GALAX

Galax Savings and Loan Association
118 North Main Street 24333

Br: Mountain Security Savings and Loan Association
531 East Stuart Drive

CITY OF HAMPTON

Brs: Peninsula Savings and Loan Association
2013 Cunningham Drive
1945 East Pembroke Avenue

CITY OF HARRISONBURG

Rockingham Savings and Loan Association
Mason & Gay Streets 22801

CITY OF HOPEWELL

First Colonial Savings and Loan Association
5100 Oaklawn Boulevard 23860

Br: Virginia First Savings and Loan Association
Main Street & Poythress Street

CITY OF LYNCHBURG

Br: Jefferson Savings and Loan Association
2120 Langhorne Road

CITY OF MANASSAS

Commonwealth Savings and Loan Association
9201 West Church Street 22110

Brs: First American Savings & Loan Association
9514 West Center Street
135 Manassas Mall

CITY OF NEWPORT NEWS

Peninsula Savings and Loan Association
9963 Warwick Boulevard 23601
Brs: 838 J. Clyde Morris Boulevard
414 Denbigh Boulevard

CITY OF PETERSBURG

Br: First Colonial Savings and Loan Association
1883 South Crater Road

Virginia First Savings and Loan Association
Adams & Franklin Streets 23803
Br: 2048 South Sycamore Street

CITY OF PORTSMOUTH

Br: First Savings and Loan Association of Suffolk
4076 Victory Boulevard

Br: Peninsula Savings and Loan Association
5700 Churchland Boulevard

Br: Seaboard Savings and Loan Association
6201 Portsmouth Boulevard

CITY OF RICHMOND

Brs: Capital Savings and Loan Association
3543 West Cary Street
1009 West Main Street

Cardinal Savings and Loan Association
616 East Franklin Street 23219

Brs: Citizens Savings and Loan Association
8300 Midlothian Turnpike
100 North Sixth Street

Brs: Colonial Savings and Loan Association
4727 Walmsley Boulevard
7100 Three Chopt Road

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Heritage Savings and Loan Association
1001 East Main Street 23219
Brs: 6980 Forest Hill Avenue
2024-A Grove Avenue
Brs: Investors Savings and Loan Association
410 Libbie Avenue
1108 East Main Street
7012 Marlowe Road
Brs: Virginia First Savings and Loan Association
821 East Main Street
1210 Westover Hills Boulevard

CITY OF ROANOKE

Colony Savings and Loan Association
402 South Jefferson Street 24011
Br: 1430 Hershberger Road, N.W.
Br: Jefferson Savings and Loan Association
130 Church Avenue, S.W.

CITY OF STAUNTON

Br: Old Dominion Savings and Loan Association
205 North Central Avenue

CITY OF SUFFOLK

First Savings and Loan Association of Suffolk
117 Market Street 23434

CITY OF VIRGINIA BEACH

Brs: First American Savings & Loan Association
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
Br: First Savings and Loan Association of Suffolk
5284 Providence Road
Br: Peninsula Savings and Loan Association
5192 Fairfield Shopping Center
Seaboard Savings and Loan Association
4457 Holland Road 23452
Br: 2943 Shore Drive, Be-Lo Shopping Center

CITY OF WAYNESBORO

Br: Old Dominion Savings and Loan Association
116 South Wayne Avenue

CITY OF WINCHESTER

Br: Heritage Savings and Loan Association
426 Weems Lane
Old Dominion Savings and Loan Association
202 West Boscawen Street 22601
Br: 136 Weems Lane

COUNTIES

ACCOMACK COUNTY

Shore Savings and Loan Association
U.S. Route 13
Accomac 23301

ALBEMARLE COUNTY

Charlottesville Savings and Loan Association
1705 Seminole Trail 22906

ARLINGTON COUNTY

Northern Virginia Savings and Loan Association
5350 Lee Highway
Arlington 22207
Brs: 4005 Wilson Boulevard
6402 Williamsburg Boulevard
Brs: Suburban Savings and Loan Association
4054 South 28th Street
2444 North Harrison Street
Brs: United Savings and Loan Association
3709 Columbia Pike
3141 Lee Highway

BUCHANAN COUNTY

Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614

CAROLINE COUNTY

Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427

CARROLL COUNTY

Br: Galax Savings and Loan Association
Main & Grayson Streets, Hillsville

CHESTERFIELD COUNTY

Br: Capital Savings and Loan Association
11440 Midlothian Turnpike
Citizens Savings and Loan Association
8310 Midlothian Turnpike 23235
Brs: 7119 Hull Street Road
9026 Forest Hill Avenue
Colonial Savings and Loan Association
10051 Midlothian Turnpike 23235

Br: 10041 Midlothian Turnpike
Br: First Colonial Savings and Loan Association
10100 Hull Street Road
Brs: Heritage Savings and Loan Association
7601 Midlothian Turnpike
10201 Ironbridge Road
Brs: Investors Savings and Loan Association
9027 Forest Hill Avenue
4910 Millridge Parkway, East
1001 Sycamore Square Drive

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Brs: Lincoln Savings and Loan Association
4121 Meadowdale Boulevard
7101 Jefferson Davis Highway

Br: Virginia First Savings and Loan Association
State Route 10 & U.S. Route 1, Chester

CULPEPER COUNTY

Br: Jefferson Savings and Loan Association
701 South Main Street

DINWIDDIE COUNTY

Br: First Colonial Savings and Loan Association
U.S. Route 1, Dinwiddie Courthouse, Dinwiddie

FAIRFAX COUNTY

Family Savings and Loan Association of Virginia
8440 Old Keene Mill Road
Springfield 22152
Brs: 6926 Braddock Road, Annandale
9400 Burke Lake Road, Burke
Pan Am Shopping Center, 3095 Nutley Road
1601 Washington Plaza, North, Reston

Br: First American Savings & Loan Association
14098 Lee Highway, Centreville

McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101
Br: 11301 Sunset Hills Road, Reston

Mount Vernon Savings and Loan Association
2604 Sherwood Hall Lane 22306
Brs: Northern Virginia Savings and Loan Association
6224 Little River Turnpike
6349-D Columbia Pike, Bailey's Crossroads
3537 South Jefferson Street, Bailey's Crossroads
9520 East Main Street
1300 Chain Bridge Road, McLean
2928-A Chain Bridge Road, Oakton
12002 North Shore Drive, Reston
8940 Burke Lake Road, Springfield

Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180

Brs: 6120 Rose Hill Drive
8700-4 Richmond Highway
9272 Old Keene Mill Road, Burke
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean

Suburban Savings and Loan Association
7620 Little River Turnpike
Annandale 22003
Brs: 6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
6201 Leesburg Pike
Leesburg Pike & U.S. Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

United Savings and Loan Association
501 Maple Avenue, West
Vienna 22180
Brs: 9450 Arlington Boulevard
9527 Braddock Road

FAUQUIER COUNTY

Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186

Liberty Savings and Loan Association
155 Broadview Avenue
Warrenton 22186

FLOYD COUNTY

Blue Ridge Savings & Loan Association
North Locust Street, P.O. Box 143
Floyd 24091

GILES COUNTY

Br: Mountain Security Savings and Loan Association
602 Wenonah Avenue, Pearisburg

GLOUCESTER COUNTY

Middle Peninsula-Northern Neck Savings and Loan Association
U.S. Route 17
Gloucester 23061
Br: U.S. Route 17, Gloucester

Security Savings and Loan Association
Hayes Stores Shopping Center, U.S. Route 17
Hayes 23072

HANOVER COUNTY

Br: Capital Savings and Loan Association
Atlee Square Shopping Center, 2373 Atlee Road

Br: Citizens Savings and Loan Association
6618 Mechanicsville Pike, Mechanicsville

Br: Heritage Savings and Loan Association
5711 Mechanicsville Pike, Mechanicsville

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

Br: Virginia First Savings and Loan Association
201 North Washington Highway, Ashland

HENRICO COUNTY

Capital Savings and Loan Association
500 Forest Avenue 23229
Brs: 4940 Fitzhugh Avenue, Willow Lawn Shopping Center
6200 Lakeside Avenue

Brs: Citizens Savings and Loan Association
8506 Patterson Avenue
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
9006 West Broad Street, Tuckernuck Square Shopping Center

Brs: Colonial Savings and Loan Association
Laburnum Avenue & Finley Street
7923 West Broad Street
6201 River Road

Brs: Heritage Savings and Loan Association
4926 West Broad Street
1650 Parham Road
5007 Brook Road
8721 Staples Mill Road

Investors Savings and Loan Association
8001 West Broad Street 23229
Brs: 9601 Gayton Road
9605 Gayton Road

Lincoln Savings and Loan Association
8907 Patterson Avenue 23229
Brs: 3605 Mechanicsville Pike
5801 Patterson Avenue

Br: Virginia First Savings and Loan Association
Parham & Three Chopt Roads

LANCASTER COUNTY

Br: Middle Peninsula-Northern Neck Savings and Loan Association
Main Street, Kilmarnock

LEE COUNTY

Br: Black Diamond Savings and Loan Association, Inc.
700 East Morgan Avenue, Pennington Gap

LOUDOUN COUNTY

Br: First American Savings & Loan Association
101 East Holly Avenue, Sterling

Brs: Jefferson Savings and Loan Association
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg

Br: Northern Virginia Savings and Loan Association
189 Harry Flood Byrd Highway, Sterling Park

Br: Old Dominion Savings and Loan Association
Main & 21st Streets, Purcellville

MONTGOMERY COUNTY

Br: Old Dominion Savings and Loan Association
28 East Main Street, Christiansburg

NORTHAMPTON COUNTY

Brs: Shore Savings and Loan Association
U.S. Route 13, Cheriton
Bank Street, Exmore

NOTTOWAY COUNTY

Br: First Colonial Savings and Loan Association
Blackstone Shopping Center, Blackstone

PAGE COUNTY

Br: Jefferson Savings and Loan Association
20 East Luray Shopping Center, Luray

POWHATAN COUNTY

Br: Colonial Savings and Loan Association
State Route 671 & U.S. Route 60, Flat Rock

PRINCE EDWARD COUNTY

Br: Citizens Savings and Loan Association
U.S. Routes 15 & 460, West, Farmville

PRINCE WILLIAM COUNTY

Br: Commonwealth Savings and Loan Association
7410 Sudley Road

First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191
Brs: 13953 Jefferson Davis Highway, Woodbridge
2215 Old Bridge Road, Woodbridge

Br: Providence Savings and Loan Association
14529 Jefferson Davis Highway, Woodbridge

RICHMOND COUNTY

Br: Middle Peninsula-Northern Neck Savings and Loan Association
U.S. Route 360, Warsaw

ROANOKE COUNTY

Br: Colony Savings and Loan Association
203 Virginia Avenue, Vinton

ALPHABETICAL LISTING BY LOCATION OF STATE STOCK SAVINGS AND LOAN OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1981

ROCKINGHAM COUNTY

Brs: Old Dominion Savings and Loan Association
224 South Main Street
1746 East Market Street

Br: Rockingham Savings and Loan Association
U.S. Route 33 & Virginia Secondary Highway 974

SHENANDOAH COUNTY

Br: Old Dominion Savings and Loan Association
115 West Spring Street, Woodstock

STAFFORD COUNTY

Br: First American Savings & Loan Association
1396 Garrisonville Road

TAZEWELL COUNTY

Br: Black Diamond Savings and Loan Association, Inc.
122 Fairfax Avenue, Richlands

Br: Mountain Security Savings and Loan Association
504 Virginia Avenue, Bluefield

Sentinel Savings and Loan Association
315 Railroad Avenue
Richlands 24641
Br: State Route 61, 4-Way at Market Street, Tazewell

WARREN COUNTY

Front Royal Savings and Loan Association
Commerce Avenue & Sixth Street
Front Royal 22630

WISE COUNTY

Black Diamond Savings and Loan Association, Inc.
440 Park Avenue 24273

WYTHE COUNTY

Mountain Security Savings and Loan Association
185 East Main Street
Wytheville 24382

YORK COUNTY

Br: Peninsula Savings and Loan Association
791 James York Plaza

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

(M) Berkley Citizens Mutual Savings and Loan Association, Incorporated, The
623 East Virginia Beach Boulevard
Norfolk 23510
Year Opened—1919
President—Elbert Stewart

(S) Black Diamond Savings and Loan Association, Inc.
440 Park Avenue
Norton 24273 (Wise County)
Year Opened—1973
President—G. C. Jones
Brs: Lee County—
700 East Morgan Avenue, Pennington Gap
Tazewell County—
122 Fairfax Avenue, Richlands

(S) Blue Ridge Savings & Loan Association
North Locust Street, P.O. Box 143
Floyd 24091 (Floyd County)
Year Opened—1978
President—C. P. Kesler

(S) Cardinal Savings and Loan Association
616 East Franklin Street
Richmond 23219
Year Opened—1981
President—M. C. Harlow, II

(S) Capital Savings and Loan Association
500 Forest Avenue, P.O. Box 29129
Richmond 23229 (Henrico County)
Year Opened—1883
President—J. E. C. Davis
Brs: City of Richmond—
1009 West Main Street
3543 West Cary Street
Chesterfield County—
11440 Midlothian Turnpike
Hanover County—
2373 Atlee Road, Atlee Square Shopping Center
Henrico County—
4940 Fitzhugh Avenue, Willow Lawn Shopping Center
6200 Lakeside Avenue

(S) Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427 (Caroline County)
Year Opened—1974
President—W. R. Southworth

(S) Charlottesville Savings and Loan Association
1705 Seminole Trail
Charlottesville 22906 (Albemarle County)
Year Opened—1966
President—W. H. Grimm
Br: City of Charlottesville—
300 Preston Avenue

(M) Chesapeake Savings and Loan Association
Brambleton and Granby Streets
Norfolk 23510
Year Opened—1895
President—F. N. Wood
Brs: City of Chesapeake—
604 Liberty Street
213 Battlefield Boulevard, South
City of Virginia Beach—
2013 Pleasure House Road
6056 East Indian River Road
1316 North Great Neck Road

(S) Citizens Savings and Loan Association
8310 Midlothian Turnpike, P.O. Box 3008
Richmond 23235 (Chesterfield County)
Year Opened—1969
President—W. R. Cross
Brs: City of Richmond—
8300 Midlothian Turnpike
100 North Sixth Street
Chesterfield County—
7119 Hull Street Road
9026 Forest Hill Avenue
Hanover County—
6618 Mechanicsville Pike, Mechanicsville
Henrico County—
8506 Patterson Avenue
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
9006 West Broad Street, Tuckernuck Square Shopping Center
Prince Edward County—
U.S. Routes 15 & 460, West, Farmville

(S) Colonial Savings and Loan Association
10051 Midlothian Turnpike
Richmond 23235 (Chesterfield County)
Year Opened—1973
President—J. F. Carroll, III
Brs: City of Richmond—
4727 Walmsley Boulevard
7100 Three Chopt Road
Chesterfield County—
10041 Midlothian Turnpike
Henrico County—
Laburnum Avenue & Finley Street
7923 West Broad Street
6201 River Road
Powhatan County—
State Route 671 & U.S. Route 60, Flat Rock

(S) Colony Savings and Loan Association
402 South Jefferson Street, P.O. Box 13846
Roanoke 24011
Year Opened—1931
President—R. D. Edwards

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

Brs: City of Roanoke—
1430 Hershberger Road, N.W.
Roanoke County—
203 Virginia Avenue, Vinton

(S) Commonwealth Savings and Loan Association
9201 West Church Street, P. O. Box 527
Manassas 22110
Year Opened—1967
President—H. W. Evans, Jr.
Br: Prince William County—
7410 Sudley Road

(M) Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street, P.O. Box 340
Lynchburg 24505
Year Opened—1914
President—W. J. Conner
Brs: City of Lynchburg—
2015 Wards Road
3309 Old Forest Road
Amherst County—
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

(M) Elizabeth Building and Loan Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened—1912
President—C. O. Barclay, Jr.

(S) Family Savings and Loan Association of Virginia
8440 Old Keene Mill Road
Springfield 22152 (Fairfax County)
Year Opened—1973
President—J. M. Grashaw
Brs: Fairfax County—
6926 Braddock Road, Annandale
Pan Am Shopping Center, 3095 Nutley Road
1601 Washington Plaza, North, Reston
9400 Burke Lake Road, Burke

(S) First American Savings & Loan Association
13448 Jefferson Davis Highway
Woodbridge 22191 (Prince William County)
Year Opened—1963
President—J. H. Harrison
Brs: City of Fredericksburg—
1316 Jefferson Davis Highway
City of Manassas—
9514 West Center Street
135 Manassas Mall
City of Virginia Beach—
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
Fairfax County—
14098 Lee Highway, Centreville
Loudoun County—
101 East Holly Avenue, Sterling
Prince William County—
13953 Jefferson Davis Highway, Woodbridge
2215 Old Bridge Road, Woodbridge
Stafford County—
1396 Garrisonville Road

(S) First Colonial Savings and Loan Association
5100 Oaklawn Boulevard, P.O. Box 1211
Hopewell 23860
Year Opened—1975
President—James Stewart
Brs: City of Petersburg—
1883 South Crater Road
Chesterfield County—
10100 Hull Street Road
Dinwiddie County—
U.S. Route 1, Dinwiddie Courthouse, Dinwiddie
Nottoway County—
Blackstone Shopping Center, Blackstone

(M) First Commonwealth Savings & Loan Association
301 South Washington Street
Alexandria 22314
Year Opened—1969
President—H. R. Boltwood
Brs: City of Alexandria—
501 King Street
Fairfax County—
5119 Leesburg Pike

(S) First Savings and Loan Association of Suffolk
117 Market Street
Suffolk 23434
Year Opened—1978
President—J. R. Dixon, III
Brs: City of Franklin—
510 North Main Street
City of Portsmouth—
4076 Victory Boulevard
City of Virginia Beach—
5284 Providence Road

(M) Fredericksburg Savings and Loan Association
400 George Street
Fredericksburg 22401
Year Opened—1922
President—Lawrence McMurtry
Brs: Spotsylvania County—
4535 Lafayette Boulevard
Stafford County—
State Route 610, Garrisonville

(S) Front Royal Savings and Loan Association
Commerce Avenue & Sixth Street, P.O. Box 1238, Front Royal 22630 (Warren County)
Year Opened—1980
President—John Salony

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

(S) Galax Savings and Loan Association
118 North Main Street
Galax 24333
Year Opened—1962
President—L. A. Kyle
Br: Carroll County—
Main & Grayson Streets, Hillsville

(S) Guaranty Savings and Loan Association
206 Fifth Street, N.E., P.O. Box 1305
Charlottesville 22902
Year Opened—1981
President—M. H. McKeever

(S) Heritage Savings and Loan Association
1001 East Main Street
Richmond 23219
Year Opened—1967
President—T. W. Potter
Brs: City of Richmond—
6980 Forest Hill Avenue
2024-A Grove Avenue
City of Winchester—
426 Weems Lane
Chesterfield County—
7601 Midlothian Turnpike
10201 Ironbridge Road
Hanover County—
5711 Mechanicsville Pike, Mechanicsville
Henrico County—
4926 West Broad Street
1650 Parham Road
5007 Brook Road
8721 Staples Mill Road

(M) Homestead Savings and Loan Association
3001 High Street
Portsmouth 23707
Year Opened—1928
President—R. C. Reinhold

(M) Imperial Savings & Loan Association, Incorporated
211 Fayette Street
Martinsville 24112
Year Opened—1929
President—W. B. Muse, Jr.

(S) Investors Savings and Loan Association
8001 West Broad Street
Richmond 23229 (Henrico County)
Year Opened—1974
President—T. P. Baker
Brs: City of Charlottesville—
2033 Ivy Road
City of Richmond—
410 Libbie Avenue
1108 East Main Street
7012 Marlow Road
Chesterfield County—
9027 Forest Hill Avenue
4910 Millridge Parkway, East
1001 Sycamore Square Drive
Henrico County—
9601 Gayton Road
9605 Gayton Road

(S) Jefferson Savings and Loan Association
Northern Virginia Shopping Center
Warrenton 22186 (Fauquier County)
Year Opened—1960
President—T. L. May
Brs: City of Lynchburg—
2120 Langhorne Road
City of Roanoke—
130 Church Avenue, S.W.
Culpeper County—
701 South Main Street
Loudoun County—
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg
Page County—
20 East Luray Shopping Center, Luray

(S) Liberty Savings and Loan Association
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1978
President—J. L. Burleson

(S) Lincoln Savings and Loan Association
8907 Patterson Avenue
Richmond 23234 (Henrico County)
Year Opened—1974
President—R. L. T. Larus, Jr.
Brs: Chesterfield County—
4121 Meadowdale Boulevard
7101 Jefferson Davis Highway
Henrico County—
3605 Mechanicsville Pike
5801 Patterson Avenue

(S) McLean Savings and Loan Association
1307 Dolley Madison Boulevard
McLean 22101 (Fairfax County)
Year Opened—1977
President—J. E. Harn, II
Br: Fairfax County—
11301 Sunset Hills Road, Reston

(M) Metropolitan Savings & Loan Association, Incorporated
2930 Wilson Boulevard, P.O. Box 905
Arlington 22216 (Arlington County)
Year Opened—1933
President—Ralph M. Kimble
Br: Loudoun County—
157 South Catoctin Circle, Leesburg

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

(S) Middle Peninsula-Northern Neck Savings and Loan Association
U.S. Route 17
Gloucester 23061 (Gloucester County)
Year Opened—1972
President—B. C. Garrett, III
Brs: Gloucester County—
U.S. Route 17, Gloucester
Lancaster County—
Main Street, Kilmarnock
Richmond County—
U.S. Route 360, Warsaw

(S) Mount Vernon Savings and Loan Association
2604 Sherwood Hall Lane
Alexandria 22306 (Fairfax County)
Year Opened—1977
President—J. F. Russell, II

(S) Mountain Security Savings and Loan Assocition
185 East Main Street
Wytheville 24382 (Wythe County)
Year Opened—1975
President--P. Wesley Hambrick, Jr.
Brs: City of Galax—
531 East Stuart Drive
Giles County—
602 Wenonah Avenue, Pearisburg
Tazewell County—
504 Virginia Avenue, Bluefield

(M) Mutual Savings and Loan Association of Virginia
500 Main Street
Danville 24541
Year Opened—1907
President—Russell Perkins
Brs: City of Danville—
539 Arnett Boulevard
600 West Main Street
Halifax County—
4018 Halifax Road
Henry County—
U.S. Route 220 & Sunset Road, Collinsville

(M) Newport News Savings and Loan Association
301 Hiden Boulevard
Newport News 23606
Year Opened—1887
President—J. W. Hogge, Jr.
Brs: City of Hampton—
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News—
13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street
James City County—
1312 Jamestown Road
York County—
2018 U.S. Route 17, Grafton Shopping Center, Grafton

(S) Northern Virginia Savings and Loan Association
5350 Lee Highway
Arlington 22207 (Arlington County)
Year Opened—1948
President—M.L. Schnider
Brs: City of Bristol—
Bristol Mall Shopping Center
Arlington County—
4005 Wilson Boulevard
6402 Williamsburg Boulevard
Fairfax County—
6224 Little River Turnpike
6349-D Columbia Pike, Bailey's Crossroads
3537 South Jefferson Street, Bailey's Crossroads
9520 East Main Street
1300 Chain Bridge Road, McLean
2928-A Chain Bridge Road, Oakton
12002 North Shore Drive, Reston
8940 Burke Lake Road, Springfield
Loudoun County—
189 Harry Flood Byrd Highway, Sterling Park

(S) Old Dominion Savings and Loan Association
202 West Boscawen Street
Winchester 22601
Year Opened—1951
President—R. B. Dale, Jr.
Brs: City of Staunton—
205 North Central Avenue
City of Waynesboro—
116 South Wayne Avenue
City of Winchester—
136 Weems Lane
Loudoun County—
Main and 21st Streets, Purcellville
Montgomery County—
28 East Main Street
Rockingham County—
224 South Main Street
1746 East Market Street
Shenandoah County—
115 West Spring Street, Woodstock

(S) Peninsula Savings and Loan Association
9963 Warwick Boulevard
Newport News 23601
Year Opened—1962
President—W. B. Preston, Jr.
Brs: City of Hampton—
2013 Cunningham Drive
1945 East Pembroke Avenue
City of Newport News—
838 J. Clyde Morris Boulevard
414 Denbigh Boulevard
City of Portsmouth—
5700 Churchland Boulevard
City of Virginia Beach—
5192 Fairfield Shopping Center
York County—
791 James York Plaza

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

(M) People's Savings and Loan Association
101 North Armistead Avenue
Hampton 23669
Year Opened—1889
President—J. E. Coles

(S) Providence Savings and Loan Association
527 Maple Avenue, East
Vienna 22180 (Fairfax County)
Year Opened—1959
President—R. S. Faett
Brs: City of Alexandria—
3500 Mount Vernon Avenue
231 South Van Dorn Street
Fairfax County—
6120 Rose Hill Drive
8700-4 Richmond Highway
9272 Old Keene Mill Road, Burke
10621-A Braddock Road
9845 Georgetown Pike, Great Falls
6819 Redmond Drive, McLean
Prince William County—
14529 Jefferson Davis Highway, Woodbridge

(S) Rappahannock Savings and Loan Association
614 Princess Anne Avenue
Fredericksburg 22401
Year Opened—1974
President—R. F. Burgess
Br: City of Fredericksburg—
325 Jefferson Davis Highway

(S) Rockingham Savings and Loan Association
Mason & Gay Streets
Harrisonburg 22801
Year Opened—1972
President—R. G. Knowles
Br: Rockingham County—
U.S. Route 33 and State Route 974

(S) Seaboard Savings and Loan Association
4457 Holland Road
Virginia Beach 23452
Year Opened—1977
President—C. W. Keel
Br: City of Portsmouth—
6201 Portsmouth Boulevard
City of Virginia Beach—
2943 Shore Drive, Be-Lo Shopping Center

(S) Security Savings and Loan Association
Hayes Stores Shopping Center, U.S. Route 17
Hayes 23072 (Gloucester County)
Year Opened—1980
President—T. W. Winfree

(S) Sentinel Savings and Loan Association
315 Railroad Avenue, P.O. Drawer M
Richlands 24641 (Tazewell County)
Year Opened—1978
President—D. C. Cadle
Br: Tazewell County—
State Route 61, 4-Way at Market Street, Tazewell

(S) Shore Savings and Loan Association
U.S. Route 13, P.O. Box 98
Accomac 23301 (Accomack County)
Year Opened—1962
President—Collins Snyder
Brs: Northampton County—
U.S. Route 13, Cheriton
Bank Street, Exmore

(M) Southwest Virginia Savings and Loan Association
306 Second Street, S.W.
Roanoke 24011
Year Opened—1927
President—B. L. Rakes
Brs: City of Roanoke—
1611 Hershberger Road, N.W.
City of Salem—
40 West Main Street
Roanoke County—
2133 Electric Road, S.W.
200 Maple Street, Vinton

(S) Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614 (Buchanan County)
Year Opened—1980
President—D. R. Miracle

(S) Suburban Savings and Loan Association
7620 Little River Turnpike
Annandale 22003 (Fairfax County)
Year Opened—1957
President—V. A. Sweeney
Brs: City of Charlottesville—
1709 Emmet Street
Arlington County—
4054 South 28th Street
2444 North Harrison Street
Fairfax County—
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
6201 Leesburg Pike
Leesburg Pike & U.S. Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

(M) Union Mutual Savings and Loan Association
115 East Marshall Street
Richmond 23219
Year Opened—1961
President—M. A. Motley

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS AND LOANS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1981

(S) United Savings and Loan Association
501 Maple Avenue, West
Vienna 22180 (Fairfax County)
Year Opened—1965
President—C. S. Steel

Brs: City of Alexandria—
1500 North Beauregard Street
Arlington County—
3709 Columbia Pike
3141 Lee Highway
Fairfax County—
9450 Arlington Boulevard
9527 Braddock Road

(S) Virginia First Savings and Loan Association
Adams & Franklin Streets
Petersburg 23803
Year Opened—1919
President—W. A. Patton

Brs: City of Colonial Heights—
Newcastle Drive & Boulevard
City of Emporia—
Weaver & North Main Streets
City of Hopewell—
Main Street & Poythress Street
City of Petersburg—
2048 South Sycamore Street
City of Richmond—
821 East Main Street
1210 Westover Hills Boulevard
Chesterfield County—
State Route 10 & U.S. Route 1, Chester
Hanover County—
201 North Washington Highway, Ashland
Henrico County—
Parham & Three Chopt Roads

(M) Mutual Association
(S) Stock Association

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
Treasurer—F. J. Johnson
Assets—$208,295.53

FREDERICKSBURG

Southern Industrial Loan
Corporation of Covington
403 William Street 24401
President—Nelson A. Graves, Jr.
Assets—$217,993.13

NORFOLK

Credico Industrial Loan Company
511 Plaza One Building 23514
Sr. VP—J. F. Tomlinson
Assets—$6,262,134.00

Government Employees Finance and
Industrial Loan Corporation
47 South Shopping Center
President—John J. Krieger
Assets—$63,875.54

Mutual Savings and Loan Company,
Incorporated, The
210 West York Street 23510
President—W. W. Wood, Jr.
Assets—$2,505,203.41

Norfolk Industrial Loan
Association
1216 Granby Street 23510
President—D. H. Burlage
Assets—$657,416.40

RICHMOND

Commercial Credit Plan Industrial
Loan Company
1514 Parham Road 23229
Treasurer—S. J. Rzeczkowski
Assets—$2,469,874.68

Realty Industrial Loan Corporation
609 East Main Street 23219
President—H. W. Goodwyn, Jr.
Assets—$904,509.16

Security Industrial Loan Association
Massey Building, Fourth & Main Streets
23219
President—E. J. Denerstein
Assets—$3,129,449

VIRGINIA BEACH

Atlantic Industrial Loan Association
281 Independence Boulevard, Suite 102
23462
President—J. J. Brennan
Assets—$1,998,420

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
Treasurer—R. L. Tichenor
Assets—$135,291.34

Southern Industrial Loan Corporation
of Waynesboro
1019 South Wayne Avenue 22980
President—E. M. Freedlander
Assets—$887,474.04

INDUSTRIAL LOAN ASSOCIATIONS
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION AS OF DECEMBER 31

	1980	1981
ASSETS		
Cash and balances with banks	$ 598,277.47	$ 671,702.82
Accounts Receivables	—	30,153.25
Loans and discounts	13,873,121.28	14,622,134.38
Other Securities	556,661.81	572,612.97
Furniture and fixtures	138,344.59	100,302.87
Other Real Estate Owned	184,364.95	330,950.13
Other Assets	3,000,361.16	3,112,079.81
TOTAL ASSETS	$18,351,131.26	$19,439,936.23
LIABILITIES		
Bills payable and rediscounts	$ 7,433,473.89	$ 2,902,122.96
Interest collected but not earned	1,114,490.09	245,480.06
Taxes accrued	65,154.89	50,411.14
Interest accrued on certificates of investment	—	26,227.69
Other liabilities	401,604.51	6,687,835.09
TOTAL LIABILITIES	$ 9,014,723.38	$ 9,912,076.94
CAPITAL		
Capital stock	$ 1,064,915.21	$ 935,802.21
Surplus	2,417,955.56	2,333,391.38
Undivided profits	5,688,602.21	6,140,507.02
Reserves	164,934.90	118,158.68
TOTAL CAPITAL	$ 9,336,407.88	$ 9,527,859.29
TOTAL LIABILITIES AND CAPITAL	$18,351,131.26	$19,439,936.23

CREDIT UNIONS
DECEMBER 31
CONSOLIDATED BALANCE SHEET

ASSETS	1980	1981
Loans	$236,149,089.71	$252,737,092.87
Cash	4,988,332.86	8,828,506.28
U.S. Government Obligations	10,542,792.66	4,390,183.79
Federal Agency Securities	2,204,009.96	4,382,105.23
Common Trust Investments (ICU NIFCU's, etc.)	5,845,735.05	2,519,030.32
Shares, Deposits & Certificates in Corporate Centrals	22,474,235.80	26,109,500.73
Shares, Deposits & Certificates in Banks, S&L's & MSB's	16,833,489.83	18,489,071.20
Shares, Deposits & Certificates in Other Credit Unions	703,075.71	456,168.55
Loans to other Credit Unions	81,271.00	2,755.60
Shares in Central Liquidity Facility	215,414.99	254,802.99
All Other Investments	233,561.10	158,703.28
Land and Buildings (Net of depreciation)	2,102,685.72	3,629,992.69
Other Fixed Assets (Net of depreciation)	1,913,129.13	2,134,199.34
All Other Assets	1,585,183.65	1,541,898.36
TOTAL ASSETS	$305,872,007.17	$325,634,011.23
LIABILITIES SAVINGS EQUITY		
Promissory Notes	$ 10,398,155.91	$ 6,796,954.33
Other Notes/Interest Payable	1,288,720.29	1,115,140.04
Accounts Payable	340,220.65	542,310.68
Dividends/Interest on Shares/Deposit Payable	3,675,896.44	2,423,118.39
All Other Liabilities	650,117.41	1,619,100.05
TOTAL LIABILITIES	$ 16,353,110.70	$ 12,496,623.49
Shares Certificate	$ 29,655,196.16	$ 53,859,894.15
Share Draft Accounts	9,033,992.75	12,651,173.38
Other Member Savings	222,279,564.05	214,290,400.32
Non-member Savings	134,896.65	—0—
TOTAL SAVINGS/SHARES	$261,103,649.61	$280,801.467.85
Regular/Statutory Reserve	$ 17,732,838.45	$ 20,144,434.89
Special Reserves	1,213,846.20	301,275.86
Other Reserves	1,509,034.36	2,459,496.20
Undivided Earnings	7,959,527.85	9,430,712.94
TOTAL LIABILITIES & EQUITY	$305,872,007.17	$325,634,011.23
Number of Credit Unions in Operation	134	135

CREDIT UNIONS

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

INCOME	1980	1981
Interest on Loans (Gross)	$ 26,035,805.71	$ 29,825,844.10
Less Interest Refunded	309,770.37	105,950.11
Income from Investments	5,337,355.29	8,426,153.57
Other Operating Income	387,955.03	402,676.57
TOTAL GROSS INCOME	$ 31,451,345.66	$ 38,548,724.13
EXPENSES		
Employee Compensation	$ 3,828,059.16	$ 4,533,641.58
Employee Benefits	527,016.55	700,890.30
Travel & Conference Expense	198,115.17	238,380.74
Association Dues	226,555.28	230,120.58
Office Occupancy Expense	285,402.08	345,058.96
Office Operations Expense	1,196,373.58	1,867,134.86
Education & Promotional Expenses	144,670.48	186,471.68
Loan Servicing Expense	106,872.00	115,532.78
Professional & Outside Services	558,794.55	814,557.34
Provision for Loan Losses	348,450.28	387,261.62
Members Insurance	1,624,791.24	1,691,197.08
Operating fees (Exam. & Super Fee)	114,295.19	122,028.82
Cash Over and Short	8,416.56	5,575.46
Interest on Borrowed Money	999,082.84	1,431,579.57
Annual Meeting Expense	85,398.71	98,628.94
Miscellaneous Operating Expenses	641,193.57	499,957.24
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS & INTEREST ON DEPOSITS	$ 10,893,487.24	$ 13,268,017.55
NET INCOME (LOSS) BEFORE DIVIDENDS & INTEREST ON DEPOSITS	$ 20,557,858.42	$ 25,280,706.58
Gain (loss) on Investments	$ 15,441.58	—0—
Gain (loss) on Deposition of Assets	222.84	—0—
Other Non-Operating Income (Expense)	11,154.09	—0—
TOTAL NON-OPERATING GAINS AND LOSSES	$ 26,818.51	—0—
Total Net Income (loss) Before Dividends & Interest on Deposits	$ 20,584,676.93	$ 25,280,706.58
Dividends & Interest on Deposits	$ 16,699,504.28	$ 19,399,000.14
Net Income (loss) After Dividends & Interest on Deposits	$ 3,885,172.65	$ 5,881,706.44
Less Required Transfer to Regulatory or Statutory Reserve	3,067,055.41	3,601,939.11
Change to Undivided Earnings as a Result of Operations	$ 818,117.24	$ 2,279,767.33

VIRGINIA CREDIT UNION SHARE INSURANCE CORPORATION

1207 Fenwick Drive
Lynchburg, Virginia 24506

BALANCE SHEET
AS OF
DECEMBER 31

	1980	1981
ASSETS		
Cash	$ 3,941.23	$ 3,930.43
Investments (at cost)	1,999,049.31	2,477,997.70
Accrued Interest Receivable	28,092.93	41,533.37
Other Receivables	42.15	58.36
Prepaid Insurance	10,891.64	10,823.65
Prepaid & Deferred Expenses	1,790.39	(974.50)
Loans of Liquidating Credit Unions (Net of Reserve)	50,450.87	44,744.91
Furniture, Fixtures & Equipment	1,337.50	7,096.91
Automobile	5,765.00	4,273.04
TOTAL ASSETS	$2,101,361.02	$2,563,685.37
LIABILITIES AND EQUITY		
Membership Fees	$1,445,975.61	$1,561,998.67
Accounts Payable	5,786.62	6,524.05
Liquidation Reserve—SWSH	2,331.69	1,014.76
Liquidation Reserve—Viscose	5,448.91	10,685.00
Liquidation Reserve—Roanoke Transit	500.00	—
Liquidation Reserve—Gilco	1,296.18	1,103.47
Liquidation Reserve—CRT	—	4,785.01
Guarantee—Hercules Covington Employees Credit Union	—	23,172.85
Guarantee—Hampton City Employees Credit Union	28,093.92	21,493.92
Reserve for Underwriting Losses	611,928.09	958,706.14
TOTAL LIABILITIES AND EQUITY	$2,101,361.02	$2,563,685.37

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ALEXANDRIA			
*A.B. and W. Transit Employees Credit Union, Incorporated, 614 North Washington Street 22314	4/17/52	J. L. Carico	$ 2,375,492.81
*Alexandria Postal Credit Union, Incorporated, 2226 Duke Street 22314	3/23/49	L. S. Liming	900,641.84
*Allied Service Employee's Credit Union, Incorporated, 510 Montgomery Street, Suite C 22314	10/8/54	A. B. Cangiano	178,487.43
*City of Alexandria Employees Credit Union, Inc., 3801 West Braddock Road 22302	10/13/58	Arlen Justice	3,572,546.35
ARLINGTON			
*AMS Credit Union, 1777 North Kent Street 22209	8/31/77	A. V. Piccirillo	761,981.97
*Arlington County Employees Credit Union, Incorporated, 5521 Lee Highway 22207	2/27/53	P. E. Long	6,970,841.78
*Arlington Hospital Employees Credit Union, 1701 North George Mason Drive 22201	6/19/76	Esther Plotkin	155,029.51
BLACKSBURG			
*E.T.C. Virginia Credit Union, Incorporated, Electro-Tec Corp., 1600 North Main Street 24060	3/24/53	Peggy Matherly	55,849.24
CEDAR BLUFF			
*S & S Machinery Credit Union, Route 3, Box 70 24609	3/1/72	M. D. Keene	189,423.26
CHARLOTTESVILLE			
*Martha Jefferson Hospital Credit Union, 459 Locust Avenue 22901	1/6/75	Jesse Butler	220,452.14
**University of Virginia Employees Credit Union, Inc., University of Virginia Hospital 22901	5/19/54	P. A. Williams	8,994,496.92
CHESAPEAKE			
*Chesapeake City Employees' Credit Union, 137 Holt Drive, P.O. Box 15225, 23320	5/18/71	J. E. Newbern	388,770.17
*Chesapeake Public School Employees Credit Union, Inc., Edwards Wilson Center, 601 Battlefield Boulevard, South 23324	4/2/61	Daniel Lane	1,259,415.57
*Norfolk Southern Employees' Credit Union, Incorporated, 2106 East Library Street 23234	4/26/28	A. L. Loflin	1,102,401.65
*Texaco Employees' Credit Union, Incorporated, Foot of Banks Street 23324	11/12/53	A. A. Basnight	552,892.23
CHRISTIANSBURG			
*H. L. D. Employees Credit Union, 2000 Electric Way 24073	3/26/76	C. K. Lyons	53,858.58

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Montgomery County Employees Credit Union, County Courthouse, Main & South Franklin Streets 24073	5/6/81	G. F. Ferrell	$ 26,292.10
COVINGTON			
*Hercules Covington Employees Credit Union, 424 West Prospect Street 24426..........................	9/4/69	Eva Andrews	181,685.53
*WECCU Credit Union, 201 North Maple Avenue 24426.............	9/17/53	C. Landis	2,180,533.92
DANVILLE			
*Danville Postal Credit Union, Incorporated, 700 Main Street, P.O. Box 1344, 24543.....................	4/1/27	C. L. Shackelford	633,701.27
*Disston Employees Credit Union, U.S. Route 29, North 24541	6/20/77	Louise Jones	88,015.79
*Piedmont Educational Employee's Credit Union, Incorporated, 115 S. Main Street, Dibrell Hall, Suite 113-115, 24541	5/12/69	M. O. Nelson, III	766,968.72
*R and B Employees Credit Union, 700 Monument Street, P.O. Box 331, 24541...	2/6/70	V. F. Wilkerson	89,280.47
*U.S.E. Credit Union, P.O. Box 3400, 24541..........................	4/12/79	Diane Ratcliffe	247,420.37
EMPORIA			
*Contelco Credit Union, Incorporated, Highway 58, East 23847	1/20/69	B. F. Kasper	1,681,316.68
FAIRFAX			
*Fairfax County Employees Credit Union, Incorporated, 4000 Chain Bridge Road 22030..........................	4/29/58	J. L. Lemons	7,754,130.17
FALLS CHURCH			
*Fairfax Hospital Association Employees Credit Union, 3300 Gallows Road 22046..........................	2/16/70	H. Schmitt	1,303,216.32
FORT MONROE			
*Fort Monroe Credit Union, Incorporated, Building T-261 [illegible] atch Road 23651..........................	9/15/53	R. E. Baughan, Jr.	6,882,380.37
FREDERICKSBURG			
*Fredericksburg Area Credit Union, 312 Progress Street 22554.............	10/2/75	N. F. Purcell	162,059.73
HAMPTON			
*Hampton City Employees Credit Union, Incorporated, City Hall, 22 Lincoln Street 23669	11/17/55	R. M. Geist	423,590.13
*Hampton General Hospital Credit Union, 3120 Victoria Boulevard 23669.....	7/2/73	T. G. Vent	559,474.53

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Hampton Roads Educators Credit Union, Inc., 1445 West Queen Street 23669	4/6/54	Lorene Krabbe	$ 3,690,013.75
*Howmet Hampton Employees Credit Union, One Howmet Drive 23669	3/22/76	A. C. Gunst, Jr.	125,619.43
*S.N.B.F. Employees Credit Union, Incorporated, 905 G. Street 23669	8/1/53	Harry Dansey	114,483.59
*Virginia State School Credit Union, Incorporated, 700 Shell Road 23661	3/16/62	S. N. Jones	35,759.23
HANOVER			
*Hanover County Employees Credit Union, Hanover Courthouse 23069	3/7/72	J. S. Foreman	266,420.22
HOPEWELL			
*ICI Employees Credit Union, Discovery Drive, Bermuda Hundred 23860	1/30/76	D. S. Gaskin	138,250.47
LEESBURG			
*Loudoun Credit Union, 2A West Loudoun Street 22075	2/3/78	L. C. Turner	176,073.68
LEXINGTON			
*L. R. Credit Union, 600 Waddell Street 24450	1/25/77	P. G. Leonhard	1,923.80
LOVINGSTON			
*N.C.S.E. Credit Union, Inc., Nelson County School Board Office 22949	6/25/70	F. B. Walker	153,975.93
LURAY			
*Valley Credit Union, Route 1, P.O. Box 456, 22835	11/4/75	Rita Lancaster	23,941.12
LYNCHBURG			
*Craddock-Terry Credit Union, Incorporated of Lynchburg, Virginia 3100 Albert Lankford Drive 24505	10/22/36	C. I. Reynolds	405,322.00
*LG-ML Employees Credit Union, Tate Springs Road 24504	10/1/70	J. R. Shirley	188,328.93
*Lynchburg Appalachian Employees Credit Union, Incorporated, 523 Main Street 24504	6/28/54	R. S. Bird, Jr.	145,328.80
*Lynchburg Postal Credit Union, Incorporated, 3300 Odd Fellows Road, Room B-2, Main Post Office 24505	5/1/26	R. W. Finch, Jr.	1,219,515.45
*Red Carpet Credit Union, 409 Bay Street 24502	1/5/77	C. B. Morris	65,249.79
*Strother Drug Employees Credit Union, Incorporated, 9221 Timberlake Road 24505	4/24/57	R. H. Story	107,805.29
*T.M.C. Employees Credit Union, 1000 Robins Road 24505	2/15/52	P. W. Stilwell	447,222.79
*V.B.H. Employees Credit Union, Incorporated, 3300 Rivermont Avenue 24503	10/14/65	H. F. Kramer	135,909.34

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Virginia League Central Credit Union, Incorporated, 1207 Fenwick Drive 24502	9/29/39	E. H. Farley, Jr.	$ 6,648,531.87
MANASSAS			
*P.W.C. Employees Credit Union, 9305 Peabody Street, P.O. Box 47, 22110	1/21/71	F. R. Hines, Jr.	293,091.57
*P.W.H. Employees Credit Union, Inc., 8700 Sudley Road 22110	10/10/69	Ellen Midgette	146,239.43
MARTINSVILLE			
*CCC Martinsville Employees Credit Union, Incorporated, (Route 3, Box 26, Ridgeway) 24148	8/10/64	E. L. Fisher	265,633.16
*Central Telco Employees Credit Union, 127 East Church Street 24112	2/16/72	M. A. Davis	15,406.27
*M.H.M.H.C. Employees Credit Union, Memorial Hospital, Northside Drive 24112	9/18/70	Denise Eggleston	117,153.29
*Martinsville DuPont Employees Credit Union, Incorporated, Dupont Plant, Dupont Road, P.O. Box 5442, 24112	3/23/53	O. W. Robertson	18,901,531.34
*Martinsville Postal Credit Union, Incorporated, 1123 Spruce Street 24112	7/1/49	F. D. Slayton	142,105.22
*National Homes Employees Credit Union, Route 220, Roanoke Road 24112	7/16/76	T. W. Atwood	49,331.39
MOUNT JACKSON			
*Shenandoah County Credit Union, Route 1, 4066 South Main Street, P.O. Box 354, 22842	9/1/81	W. L. Zirk, Sr.	6,559.63
NEWPORT NEWS			
*Chessie-Newport News Credit Union, 97-23rd Street 23607	4/28/28	D. W. Weaver	2,385,436.62
*Horne Bros. Credit Union, Incorporated, 2408 Harbor Road 23607	9/4/62	J. C. Gammon, Jr.	214,256.81
*L.A.M. Employees Credit Union, 4100 Chestnut Avenue 23605	9/29/74	E. D. Hodor	146,714.14
*Newport News Educator's Credit Union, Incorporated, 12626 Nettles Drive 23606	11/1/54	L. J. Gary-Amiss	5,390,575.71
*Newport News Municipal Employees Credit Union, Incorporated 2400 Washington Avenue 23607	11/21/50	J. C. Street	2,290,678.04
*Newport News Post Office Credit Union, Incorporated, Rouse Tower, 3rd Floor, 6060 Jefferson Avenue 23607	3/7/52	H. M. Deane	987,671.45
**N.N.S. & D.D. Co. Employees' Credit Union, Incorporated, 3711 Huntington Avenue 23607	6/2/28	E. W. Bennett	66,638,177.64
*Peninsula Newspaper Credit Union, Inc., 7545 Warwick Boulevard 23607	9/8/54	J. W. Goodwyn, Jr.	1,084,269.46

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
**Riverside Hospital Employees Credit Union, Inc., J. Clyde Morris Boulevard 23601	9/1/70	Betty Dirmeyer	1,181,563.00
*Whittaker Memorial Hospital Credit Union, Incorporated, 1003-28th Street 23607	1/21/64	E. J. Lee	178,567.88
NORFOLK			
*Belt Line Employees Credit Union, Incorporated, 147 Granby Street 23510	12/23/29	F. M. Williams	636,100.04
**Colonial Stores Employees Credit Union of Norfolk, Incorporated, 3616 Virginia Beach Boulevard 23501	4/15/29	V. M. Palomares	4,397,676.01
*Economy Credit Union, 1157 Production Road 23502	9/28/72	Dorothy Hood	112,124.39
*Farm Fresh Employees Credit Union, 3487 Inventors Road 23518	3/28/68	L. W. Dobrinsky	516,806.54
*N.C.H. Credit Union, Incorporated, 2539 Corprew Avenue 23504	7/8/56	W. A. Jones	242,673.46
**Norfolk Medical Center Credit Union, 600 Gresham Drive 23507	3/9/70	M. J. Krause	1,746,280.00
**Norfolk Newspaper Employees Credit Union, Incorporated, 150 West Brambleton Avenue 23510	8/14/53	H. K. Eichelberger	1,324,283.03
**Norfolk Police Credit Union, Incorporated, 811 East City Hall Avenue 23510	12/13/57	T. F. O'Reilly	231,092.36
*Norfolk Va. Postal Credit Union, Incorporated, Federal Building 23510	3/9/25	S. J. Annunziata	2,038,304.42
**Old Dominion University Credit Union Inc., Webb Center, 49th Street 23508	1/16/59	John Ramsey	2,191,836.00
*Rosso and Mastracco Employees Credit Union, 1187 Azalia Garden Road 23502	1/5/79	A. J. Avery	$ 161,144.31
*Tidewater Telephone Employees Credit Union, Incorporated, Janaf Office Building, Room 513, Janaf Shopping Plaza 23502	7/22/58	M. A. Ferris	2,870,090.00
NORTON			
*Kennedy's Piggly Wiggly Credit Union, 520 Kentucky Avenue 24273	3/23/72	Stella Williams	80,218.73
PALMYRA			
*Fluvanna County School Employees Credit Union, Fluvanna County School Board 22901	5/6/75	C. M. Oliff	24,801.09
PETERSBURG			
*B. & W. Petersburg Employees Credit Union, Incorporated, 325 Brown Street 23803	10/24/52	E. R. Hanks	3,460,005.00
*Federal Employees Credit Union of Petersburg, Incorporated, 29 Franklin Street 23803	8/14/24	J. G. Mann	640,063.53

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*Petersburg Federal Reformatory Credit Union, Incorporated, Federal Reformatory 23803	8/27/51	W. W. Hawkins	$ 509,361.97
PORTSMOUTH			
*Naval Hospital Credit Union, Incorporated, Building 109, Naval Hospital 23705	11/11/53	W. Guinn	2,189,906.37
*The Navy Yard Credit Union, Incorporated, Building 202, Norfolk Naval Shipyard 23709	6/7/29	Ralph Johnson	10,073,827.61
*Pee Gee Company Credit Union, Incorporated, 800 Loudoun Avenue 23707	5/12/65	J. L. Bowers	19,417.62
*PFD FIREFIGHTERS Credit Union, Incorporated, 361 Effingham Street 23704	5/24/55	K. G. Ballentine	776,869.05
*Portsmouth Police Credit Union, Incorporated, 711 Crawford Street 23704	4/24/57	G. W. Waters	394,573.15
*The Portsmouth Post Office Credit Union, Incorporated, 431 Crawford Street 23705	2/3/49	W. L. Choate	930,427.61
*Procter & Gamble Employees Credit Union, Incorporated, 3600 Elm Avenue 23705	12/1/58	J. C. Lewin, Jr.	137,820.39
RICHMOND			
*Blue Cross-Blue Shield Employees Credit Union, Incorporated, 2015 Staples Mill Road 23279	12/17/58	Dianne Blount	863,032.15
*Chesapeake & Ohio Employees Credit Union, Incorporated, 4912 Fitzhugh Avenue 23210	1/28/27	W. M. Parker	5,231,938.41
*DIR Credit Union, Incorporated, 400 North 8th Street 23240	12/21/50	S. M. Cameron	1,707,375.67
*DuPont Fibers Employees Credit Union, Inc., Stop 17, Jefferson Davis Highway 23261	10/1/56	T. F. Andrews	21,184,592.63
*NABISCO Employees Credit Union, 6002 South Laburnum Avenue	8/22/76	C. H. Bigley	308,787.74
*RECO Employees Credit Union, Incorporated, 7th & Hospital Streets 23219	3/30/53	H. F. Stanley	358,852.75
*Richmond Fire Department Credit Union, Incorporated, 4715 Forest Hill Avenue 23225	5/15/29	T. F. Stone, Jr.	867,944.77
*Richmond Memorial Hospital Employees Credit Union, Incorporated, 1300 Westwood Avenue 23227	11/11/57	Virginia Love	939,696.14
*Richmond Police Department Credit Union, Incorporated, 601 North 9th Street 23219	11/15/34	I. R. Neal	667,741.79
*The Richmond Postal Credit Union, Incorporated, 1801 Brook Road 23260	11/22/23	Benjamin Wilson	9,353,669.48

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
*S.C.L. Employees Credit Union of Richmond, Inc., 1017 East Canal Street 23219	6/17/52	B. J. Lloyd	$ 191,265.48
*Seaboard Coast Line Employee's Credit Union, Incorporated, C & O Railway Annex Building, 1017 East Canal Street 23219	7/27/28	E. V. Davis	360,102.98
*S.M.H. Employees Credit Union, Incorporated, 5801 Bremo Road 23226	4/11/69	Joan Rhodes	454,492.92
*Southern States Employees' Credit Union, Incorporated, 6606 West Broad Street 23213	5/5/40	Joseph Kalkowsky	1,842,009.28
**Spruance Cellophane Employees Credit Union, Incorporated, 5401 Jefferson Davis Highway 23261	3/24/53	R. E. Vaughan	4,442,758.97
*State Employees' Credit Union, Incorporated, 808 East Broad Street 23219	12/11/28	D. J. Hall	25,415,588.24
*Thalhimer's Credit Union, Incorporated, 6th & Broad Streets 23261	9/15/30	C. W. Lindsay	1,483,555.44
*University Credit Union, Boatwright Library Building, University of Richmond Campus 23230	4/1/75	A. F. Powell	117,737.08
*Vepco Credit Union, Incorporated, 7th & Franklin Streets 23219	10/5/40	W. F. Fritsche, Jr.	2,272,985.42
**Virginia Methodist Conference Credit Union, Incorporated, 4016 West Broad Street 23230	3/27/52	E. G. Riggleman	2,344,388.00
**William Byrd Press Employees' Credit Union, Incorporated, 2901 Byrdhill Road 23261	6/29/51	L. J. Satterwhite	539,519.00
RINGGOLD			
*B & B Credit Union, Route 1, P.O. Box 30, 24586	1/28/81	E. L. Powell	32,368.71
ROANOKE			
*G. & L. Employees Credit Union, Incorporated, 1634 Granby Street, P.O. Box 13727, 24036-3727	9/11/59	Charolotte Hale	57,429.02
*Roanoke Blue Cross-Blue Shield Employees Credit Union, 3959 Electric Road, S.W. 24045	10/6/75	L. L. Dickerson	69,896.89
**Times-World Employees Credit Union, Incorporated, 201 West Campbell Avenue 24010	9/18/41	P. G. Nichols	356,568.14
RUSTBURG			
*Campbell County Employee's Credit Union, Inc., School Board Office 24588	9/19/56	N. B. Hughes	114,710.41
SALEM			
*Salem E.B.A. Credit Union, Incorporated, 731 Harrison Avenue 24153	2/24/57	J. S. Hudgins	521,298.93

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
SMITHFIELD			
*Gwaltney Employees Credit Union, Incorporated, Highway 66 & 10, 23430...	8/10/61	B. R. Wise	$ 867,856.31
*Smithfield Packing Employees' Credit Union, Smithfield Packing Co. 23430 . . .	4/27/71	Dinah Gray	548,679.49
STAUNTON			
*Staunton Employees Credit Union, 25 North Augusta Street, P.O. Box 1294, 24401.	1/18/79	J. L. Hart, Jr.	62,014.64
*Virginia Gas Credit Union, Incorporated, 107 South Coalter Street 24401 . . .	5/29/56	P. R. Eutsler	719,536.73
SUFFOLK			
*The Nansemond Credit Union, Incorporated, 617 East Washington Street 23434.	6/20/49	M. M. Freeman	1,328,042.16
VIRGINIA BEACH			
*Bayville Farms Credit Union, Incorporated, 4137 First Court Road 23455 . . .	7/24/63	B. H. Noah	40,692.80
WARSAW			
*Tidewater Telco Credit Union, Incorporated, 12 Main Street 22572	2/14/55	R. F. Sullivan, Jr.	459,816.89
WAYNESBORO			
*Klann Employees Credit Union, Incorporated, 301 Fourth Street 22980. . .	9/2/56	Lois Weatherford	40,542.38
*Wayn-Tex Employees' Credit Union, Inc., 901 South Delphine Avenue 22980.	2/1/59	S. M. Shimp	162,131.46
**Waynesboro DuPont Employees Credit Union, Incorporated, 301 DuPont Boulevard 22980	7/1/59	L. C. Reid, Jr.	36,421,443.41
*Waynesboro G. E. Employees Credit Union, 531 West Main Street Building 22980.	6/13/77	K. D. Neff	625,037.40
*W.C.H. Employees Credit Union, Incorporated, 501 Oak Avenue 22980. . . .	4/3/64	D. B. Whitesell	249,404.65
*W.P.S.E. Credit Union, Inc., 301 Pine Avenue 22980	10/17/58	Audrea Brodowicz	337,176.07
WILLIAMSBURG			
*Eastern State Employees Credit Union, Incorporated, Drawer A 23185.	7/3/51	S. B. Kirtley	104,197.90
YORKTOWN			
**AMOCO Yorktown Refinery Credit Union 23690.	3/12/58	B. J. Hartshorn	594,144.14

**Insured by National Credit Union Administration

*Insured by Virginia Credit Union Share Insurance Corporation

CREDIT UNION STATUS CHANGES FOR 1981

CERTIFICATES OF INCORPORATION

May	1	Montgomery County Employees Credit Union was issued a Certificate of Incorporation this date.
October	28	Frederick Credit Union was issued a Certificate of Incorporation this date.
November	12	UAW-ABEX Employees Credit Union was issued a Certificate of Incorporation this date.

NEW CREDIT UNIONS

January	28	B & B Credit Union began business at 317 Slaughter Avenue, City of Danville, VA.
May	6	Montgomery County Employees Credit Union began business at County Courthouse, Main & South Franklin Streets, Christiansburg, VA.
September	1	The Shenandoah County Credit Union began business at Route 1, Mount Jackson, VA.

CREDIT UNION RELOCATIONS

January	22	R & B Employees Credit Union moved its office from 123 South Union Street, City of Danville, to 700 Monument Street, P.O. Box 331, City of Danville, VA.
April	1	B & B Credit Union moved its office from 317 Slaughter Avenue, City of Danville, to Route 1, Box 30, Ringgold, VA.
	14	Fredericksburg Area Credit Union moved its office from City Hall, City of Fredericksburg, to 312 Progress Street, City of Fredericksburg, VA.
	21	AMS Credit Union moved its office from 1515 Wilson Boulevard, Arlington, to 1777 North Kent Street, Arlington, VA.
July	22	S.C.L. Employees Credit Union of Richmond, Inc., moved its office from 3600 West Broad Street, Room 252, City of Richmond, to 1017 East Canal Street, City of Richmond, VA.
	24	Martinsville DuPont Employees Credit Union, Incorporated, moved its office from 610 Hairston Street, City of Martinsville, to DuPont Plant, DuPont Road, City of Martinsville, VA.
August	1	Valley Credit Union moved its office from P.O. Box 263, Stanley, to Route 1, Box 456, Luray, VA.
	4	Seaboard Coast Line Employee's Credit Union, Incorporated, moved its office from 3600 West Broad Street, City of Richmond, to C & O Railway Annex Building, 1017 East Canal Street, City of Richmond, VA.
	6	P.W.C. Employees Credit Union moved its office from 9254 Lee Avenue, City of Manassas, to 9305 Peabody Street, P.O. Box 47, City of Manassas, VA.
August	24	Peninsula Newspaper Credit Union, Inc., moved its office from 7505 Warwick Boulevard, City of Newport News, to 7545 Warwick Boulevard, City of Newport News, VA.
September	10	Loudoun Credit Union moved its office from 18 North King Street, Leesburg, to 2A West Loudoun Street, Leesburg, VA.
	23	Shenandoah County Credit Union moved its office from Route 1, Mount Jackson, to 4066 South Main Street, P.O. Box 354, Mount Jackson, VA.
	24	City of Alexandria Employees Credit Union, Inc., moved its office from 110 North Royal Street, City of Alexandria, to 3801 West Braddock Road, City of Alexandria, VA.
October	30	L. R. Credit Union moved its office from 406 Confederate Circle, City of Lexington, to 600 Waddell Street, City of Lexington, VA.
November	16	Chesapeake & Ohio Employees Credit Union, Incorporated, moved its office from 823 East Main Street, City of Richmond, to 4912 Fitzhugh Avenue, City of Richmond, VA.
December	3	Staunton Employees Credit Union moved its office from 261 North Central Avenue, City of Staunton, to 25 North Augusta Street, P.O. Box 1294, City of Staunton, VA.

CREDIT UNION STATUS CHANGES FOR 1981

CREDIT UNION LIQUIDATIONS

April	15	C.R.T. Credit Union, Incorporated, City of Hampton, VA, liquidated on this date.
August	14	Three Chefs Employees Credit Union, Incorporated, Annandale, liquidated on this date.

CREDIT UNION NAME CHANGES

June	8	Chap Stick Company Credit Union, Incorporated, changed its name to T.M.C. Employees Credit Union.

NONPROFIT DEBT COUNSELING AGENCIES

(Pursuant to Chapter 10.1, Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Educational Services of Northern Virginia
3514 Chain Bridge Road
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
Suite 204, Fort Early Building
11 Oakridge Boulevard
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222-19th Street, West
Norfolk, Virginia 24517

Consumer Credit Counseling Service of Greater Richmond, Inc.
6 North 6th Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
Room 209, Carlton Terrace Building
920 South Jefferson Street
Roanoke, Virginia 24406

Peninsula Family Service and Travelers Aid, Inc.
1520 Aberdeen Road
Hampton, Virginia 23666

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

American Express Company
65 Broadway
New York, New York

Associates Financial Express, Inc.
6th Floor
2031 Olive Street
St. Louis, Missouri 63103

B A Cheque Corporation
Bank of America Center
P.O. Box 37000
San Francisco, California 94137

Barclays Bank International Limited
120 Broadway
New York, New York 10005

Citicorp Services, Incorporated
399 Park Avenue
New York, New York

First Chicago Cheque Corporation
P.O. Box 8289
Chicago, Illinois 60680

Munford, Inc.
68 Brookwood Drive, N.E.
Atlanta, Georgia 30357

Republic Money Orders, Inc.
Republic National Bank Building
Dallas, Texas

Standard Check Service
3301 Rosedale Avenue
Richmond, Virginia

The Hecht Company
7th and F Streets, N.W.
Washington, D.C.

Travelers Express Company, Inc.
5075 Wayzata Boulevard
Minneapolis, Minnesota